

This questionnaire will help you evaluate whether or not your client should submit an application for Synergy. It's important to understand that "passing" this pre-screening does not guarantee that Manulife can issue Synergy on your client, since the underwriter must carefully review all risk factors before making an offer. For further assistance, please check Repsource, as well as the Underwriting Handbook for Synergy.

**There is a simple three-step process for screening your clients**

1. Is your client eligible for <b>Life</b> insurance with us on a standard basis? (avocation exclusions are OK)	<b>If "yes"...</b>
2. Would your client be eligible – on some basis – for stand-alone <b>Critical Illness</b> insurance?	<b>If "yes"...</b>
3. Is your client engaged in an occupation insurable for our stand-alone <b>Disability</b> insurance products?	<b>If "yes"...</b> for each of these questions, your client may qualify for Synergy.

**PRE-SCREENING QUESTIONS**

	Yes	No
Is your client between the ages of 18 and 50?	<input type="checkbox"/>	<input type="checkbox"/>
Is your client a Canadian citizen/permanent resident/landed immigrant and a resident of Canada for at least the past 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
Can your client speak and read either English or French?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Is your client:</b>	<input type="checkbox"/>	<input type="checkbox"/>
Actively engaged in:		
a) working at least 20 hours a week, and		
b) working at least 10 months a year, and		
c) declaring at least \$15,000 of earned income on their tax return, and		
d) in an insurable occupation. For Synergy, we will consider all occupations that are insurable for our stand-alone disability products (i.e. occupation classes B to 45). A comprehensive description is found in the Occupation Schedule for Disability Insurance on Repsource.		
<b>OR</b>		
A full time student in final year of a select professional programme or within first year of practice (i.e. accountant (CA, CGA, CMA), actuary (FSA, FCAS, FCIA), architect, chiropodist, chiropractor, engineer (P.Eng), lawyer (Quebec: notaries), nurse practitioner, occupational therapist, optometrist, osteopath, pharmacist, physician's assistant, physiotherapist, podiatrist, psychologist (Ph.D), speech therapist/pathologist, veterinarian).		
<b>OR</b>		
A full-time student in medical or dental school or residency or in first year of practice.		
<b>OR</b>		
A non-income earning spouse (i.e. homemaker: full time, stay-at-home parent and/or spouse).		
<b>If your client answered "yes" to the questions above, please continue with the next section.</b>		

**PENDING MEDICAL TESTS OR REFERRALS**

**IMPORTANT:** Any reference to testing, tests, test results, or investigations excludes genetic tests. Genetic tests means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of diseases or vertical transmission risks, or monitoring, diagnosis or prognosis.

	Yes	No
Does your client have any medical tests or referrals pending or been advised to have a test or referral that has not yet been completed?	<input type="checkbox"/>	<input type="checkbox"/>

If "no", please submit an application.

If "yes", please do not submit an application. Your client can apply once all pending tests and consultations have been completed with normal results.

**If your client answers “yes” to any conditions or procedures below, they are not eligible for Synergy.  
Please do not submit an application.**

	Yes	No		Yes	No
AIDS or HIV positive	<input type="checkbox"/>	<input type="checkbox"/>	Hepatitis B (unless single mild attack, recovered six months or longer, no residual problems and normal Liver Function Tests)	<input type="checkbox"/>	<input type="checkbox"/>
Alcohol abuse in the past three years	<input type="checkbox"/>	<input type="checkbox"/>	Huntington’s Chorea	<input type="checkbox"/>	<input type="checkbox"/>
Alzheimer’s disease	<input type="checkbox"/>	<input type="checkbox"/>	Lupus (other than Discoid Lupus Erythematosus)	<input type="checkbox"/>	<input type="checkbox"/>
Asthma: moderate to severe	<input type="checkbox"/>	<input type="checkbox"/>	Major Organ Transplant	<input type="checkbox"/>	<input type="checkbox"/>
Blindness – coverage may be available with exclusions	<input type="checkbox"/>	<input type="checkbox"/>	Multiple Sclerosis	<input type="checkbox"/>	<input type="checkbox"/>
Blood pressure and or high cholesterol: elevated, not well controlled	<input type="checkbox"/>	<input type="checkbox"/>	Muscular Dystrophy	<input type="checkbox"/>	<input type="checkbox"/>
Cerebral Palsy	<input type="checkbox"/>	<input type="checkbox"/>	Paralysis (other than Bell’s Palsy) – coverage may be available with exclusions	<input type="checkbox"/>	<input type="checkbox"/>
COPD/chronic bronchitis	<input type="checkbox"/>	<input type="checkbox"/>	PAP: abnormal Class III, IV or V	<input type="checkbox"/>	<input type="checkbox"/>
Crohn’s Disease	<input type="checkbox"/>	<input type="checkbox"/>	Parkinson’s disease	<input type="checkbox"/>	<input type="checkbox"/>
Cystic Fibrosis	<input type="checkbox"/>	<input type="checkbox"/>	Polycystic Kidney disease	<input type="checkbox"/>	<input type="checkbox"/>
Deafness – coverage may be available with exclusions	<input type="checkbox"/>	<input type="checkbox"/>	Pulmonary Fibrosis	<input type="checkbox"/>	<input type="checkbox"/>
Dementia/Cognitive impairment	<input type="checkbox"/>	<input type="checkbox"/>	Progressive motor neuron disease (i.e., Amyotrophic Lateral Sclerosis (ALS) – Lou Gehrig’s Disease)	<input type="checkbox"/>	<input type="checkbox"/>
Diabetes ■ Type 1 (Insulin-dependent Diabetes mellitus) ■ Type 2 (Non-Insulin-dependent Diabetes mellitus)	<input type="checkbox"/>	<input type="checkbox"/>	Sickle cell disease	<input type="checkbox"/>	<input type="checkbox"/>
Down syndrome	<input type="checkbox"/>	<input type="checkbox"/>	Rheumatoid arthritis	<input type="checkbox"/>	<input type="checkbox"/>
Epilepsy (uncontrolled or seizure within 2 years)	<input type="checkbox"/>	<input type="checkbox"/>	Sleep apnea: Mild with complications or moderate to severe	<input type="checkbox"/>	<input type="checkbox"/>
Heart – any heart condition or heart/cardiac trouble including: heart attack, angina, coronary artery bypass surgery, congenital heart conditions, coronary angioplasty, heart valve replacement	<input type="checkbox"/>	<input type="checkbox"/>	Stroke – Cerebrovascular accident or Transient Ischemic Attack	<input type="checkbox"/>	<input type="checkbox"/>
Hemophilia	<input type="checkbox"/>	<input type="checkbox"/>	Suicide attempt within the past two years	<input type="checkbox"/>	<input type="checkbox"/>

## FAMILY HISTORY

If your client has a family history of the conditions below, you can still submit an application. Family history is defined as first degree relatives: parents and siblings. The age of diagnosis (not death) is relevant for the critical illness risk. Typically diagnosis after age 60 is not a problem. However, no one fully understands how family history may eventually influence an individual’s health. Evidence shows a strong family history of the conditions below can significantly increase the likelihood of these diseases eventually being diagnosed in immediate family members and an exclusion may be required for the critical illness Synergy policy.

- Amyotrophic Lateral Disease (ALS, or Lou Gehrig’s Disease)
- Multiple Sclerosis
- Alzheimer’s Disease
- Parkinson’s disease
- Cancer, especially but not limited to breast, ovarian and colon cancer
- Polycystic kidney disease



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