

Credit Insurance Rider

Needs Analysis in the Event of Total Disability

By combining life insurance with the **UV Insurance** Credit Insurance rider, your clients won't need to worry about their financial obligations in the event of total disability or death anymore. They'll be able to focus their energy on what really matters: getting better.

An overview of current eligible loans will help define the monthly coverage required in the event of disability. This exercise should be repeated periodically depending on changes in the client's assets.

Needs Calculator

Insured's name _____

Loan to Insure	Balance	Monthly Payment	Loan Already Insured	Monthly Coverage Required
Mortgage loan	\$	\$	<input type="checkbox"/>	\$
Mortgage line of credit	\$	\$	<input type="checkbox"/>	\$
Personal line of credit	\$	\$	<input type="checkbox"/>	\$
Personal loan	\$	\$	<input type="checkbox"/>	\$
Motorized vehicle loan	\$	\$	<input type="checkbox"/>	\$
Student loan	\$	\$	<input type="checkbox"/>	\$
Commercial loan	\$	\$	<input type="checkbox"/>	\$
Lease	\$	\$	<input type="checkbox"/>	\$
	\$	\$	<input type="checkbox"/>	\$
	\$	\$	<input type="checkbox"/>	\$
TOTAL	\$	\$		\$ (A)

Eligible life insurance amount \$ (B)

x 1.5%

Minimum \$300/month
Maximum \$3,500/month
(B x 1.5%) = \$ (C)

Insured's signature _____

 Date

Advisor's signature _____

 Date

\$

Monthly coverage requested, the lesser of (A) or (C)

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