

What happens when you submit an application?

So, you've talked to your clients about the benefits of mortgage protection and sent them the digital link to apply online or left them a paper application with their mortgage documents.

What's next?

This is your opportunity to help ensure your clients have a great experience and get the coverage they expect. This infographic shows the next steps in the process and where you can step in to help ensure the process goes as smoothly as possible.



Give your client the Mortgage Protection Plan application once the file is approved by the lender.

Remember to check the application for:

- Completed health questions
- Accurate contact information (cell and email)
- Correct payment information



Client answers all health questions.

Reminder: Before submitting the application, check that all health questions were answered. If not, tell your clients a Manulife representative will call them.

If your client is unsure how to complete the health questionnaire, or answers "yes" to any question(s), or the mortgage amount is over \$1MM, a phone interview will be required.

Note: Clients that require a phone interview will receive a Welcome Package in the mail for temporary coverage shortly after the application has been processed.**



Submit the application ASAP!

Send it to: apps@mppbroker.com



Application automatically approved!*



Telephone follow-up required.

A Manulife representative will contact your client to complete the application.

Tip: The call comes from a Manulife call centre with a number they might not recognize.

Tip: Clients can also call in themselves to speed up the process: 1-866-677-4366



Client completes the phone interview.

Coverage can change if underwriting requirements are completed. (E.g. Approved with rating or with exclusions)



Client receives Welcome Package and Certificate of Insurance in the mail.

(Approx. 1 week after phone interview is completed)

Remind client to review it carefully and make sure they understand their coverage. If they require changes or have questions about their coverage, they can call 1-866-677-4366.



Client doesn't apply.

Follow up with reminder that they can apply anytime and send them additional information on mortgage protection.



Client doesn't answer Manulife's call/return voicemail messages, or doesn't qualify for the coverage applied for.



Client will be approved for accidental death or disability coverage only (if correct payment information was provided).



Questions? Contact:

- Sales Director
- Broker Sales Support
1-866-677-4677 ext. 2
mppsupport@manulife.ca

Limitations, conditions, and exclusions may apply.

* Approval is dependent on the completion of all health questions accurately and any additional underwriting requirements required to process the application.

** Client will have temporary coverage (less any pre-existing conditions) until underwriting is completed. Once the underwriting is complete, a final Welcome Package will be mailed out. If the MPP application is submitted prior to the mortgage funding, the Welcome Package will be mailed to the client's mailing address. If the MPP application is submitted after the mortgage funding, the Welcome Package will be mailed to the subject property address.

The Manufacturers Life Insurance Company (Manulife)

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