

# SOLO™ Disability Income

## Maximum monthly amount calculation



### Determine the maximum monthly amount for a client with two employment situations

- **Employee status:** eligible for Employment Insurance on the earnings from insurable employment, if specific conditions are met.
- **Self-employed worker status:** not eligible for Employment Insurance on the net income from self-employment.

Follow these steps to determine the disability income's maximum monthly amount:

Steps	Instructions	Calculations	References
Step 1	Calculate the client's annual income for each situation and the portion eligible for Employment Insurance. <ul style="list-style-type: none"> <li>• Insurable earnings</li> <li>• Net income from self-employment</li> </ul> Total income (A+B)	  +  	 A B C
Step 2	Enter the amount of total income (C) in the "Annual income" field of the illustration software and note the monthly amount obtained (D).	 	D
Step 3	Determine the monthly amount the client is entitled to based on their insurable earnings. Enter the insurable earnings (A) in the "Annual income" field of the illustration software and check the box "Eligible to receive benefits from Employment Insurance". <ul style="list-style-type: none"> <li>• Note the monthly amount payable after 30 days</li> <li>• Note the monthly amount payable after 120 days</li> <li>• Calculate the total monthly amount the client would receive after a 120 day waiting period (E+F)</li> </ul>	  +  	 E F G
Step 4	Determine the additional monthly amount that the client is entitled to from self-employment after a 30-day waiting period (D-G).	 	H
Step 5	Determine the maximum monthly amount payable after a 30-day waiting period (H+E).	 	I
Step 6	Redo the illustration by entering the monthly amount for each waiting period: after 30 days (I) and after 120 days (F).		

To make sure the calculation is correct, add I and F. This amount is the total monthly amount the client would receive after a 120-day waiting period. It should be equal to D, which is the maximum monthly amount the client is entitled to based on their total income.