



POLICY REVIEW WORKSHEET

Current Information			
Insured's name	DOB	Gender	Preferred/Standard/Table _____ Tobacco Type _____
Additional insured's name	DOB	Gender	Preferred/Standard/Table _____ Tobacco Type _____
Policyowner (if different than insured)			
Policyowner's phone		Policyowner's email address	
Beneficiary information		Original underwriting class - any health changes since issue	
The primary reason I have life insurance coverage is to address the following:			
<input type="checkbox"/> Survivor/family income	<input type="checkbox"/> Pension alternative	<input type="checkbox"/> Collateral for loan and/on bonding	
<input type="checkbox"/> Debt reduction (mortgage, credit card debt, etc.)	<input type="checkbox"/> Legacy to heirs	<input type="checkbox"/> Supplemental income at retirement	
<input type="checkbox"/> Children's/grandchildren's education	<input type="checkbox"/> Estate distribution equitability	<input type="checkbox"/> Tax-advantaged cash value accumulation	
<input type="checkbox"/> Estate taxes/liquidity	<input type="checkbox"/> Business succession (buy-sell agreement)/ Key person	<input type="checkbox"/> Charita	
Policy Information			
Policy number	Policy date	Policy type	
Insurance company name	Benefit amount		
Original purpose of insurance			
Does purpose still exist? Has it changed? If so, explain.			
Policy Design			
Premium amount	Frequency	Number of years to pay	
Current interest rate	Guaranteed interest rate		
Death benefit option (increasing, level, face + premiums)			
Riders			
Current cash value	Net cash surrender value	Cost basis	
Any loans? Please include loan type, amount, interest rate, status, and plans for payback (if any)			

Personal Feelings About Life Insurance

This best described my present coverage:

- | | |
|--|--|
| <input type="checkbox"/> I have more coverage than I need. | <input type="checkbox"/> I have the correct amount of life insurance protection. |
| <input type="checkbox"/> I'm adequately insured at the present time. | <input type="checkbox"/> I'm not sure if I have too much or too little coverage. |

The death benefit amount on my policy should: Remain Level Increase Decrease

I wish my policy' death benefit was guaranteed. Yes No

If yes, the duration of the guaranteed death benefit needs to be:

- Lifetime To age 95 To age 90 To life expectancy For ____ years

This is my attitude about the amount of risk within my policy:

- I want a guaranteed death benefit no matter when I die.
- I want a guaranteed death benefit, but I also like the upside potential for cash value or death benefit or both.
- I want upside potential on cash value with downside protection; a long-term guaranteed death benefit is not my primary concern.
- I am most interested in potential cash value growth; a short-term guaranteed death benefit is a secondary concern.

This is how I prefer to make premium payments:

- Pay larger amounts early for a shorter number of years Pay smaller amounts for a longer duration

I intend to pay premiums: For the rest of my life Until retirement To life expectancy For ____ years

Considering the following objectives, I would prioritize them from 1 to 3, 1 being the most important.

- _____ I want to accumulated money to supplement my retirement income if needed.
- _____ Accumulation is secondary; I want the death benefit guaranteed.
- _____ I want the lowest cost, and am less concerned about returns and guarantees.

The focus (objective) of my policy should be its: Death benefit Cash value Both

If cash value growth is a priority, I would like my funding pattern to best align with my objectives (policy should remain in-force for lifetime based on a reasonable interest rate):

- | | |
|--|---|
| <input type="checkbox"/> Policy should build sufficient cash value to stay in-force. I may be required to pay additional, perhaps, larger, premiums to ensure the policy remains in-force. | <input type="checkbox"/> Continue as much as possible to maximize tax-advantaged cash value accumulation. I plan to access cash value. |
| <input type="checkbox"/> Policy should remain in-force for my lifetime and the cash value should grow somewhat to provide a cushion. | <input type="checkbox"/> Contribute to not only maximize tax-advantaged cash value accumulation, but also increase the death benefit as much as possible. |

The time frame to accomplish my life insurance strategy should be:

- Long-term (30+ years or permanent) Mid-term (20 - 30 years) Short-term (less than 20 years)

I'm interested in the option to access my life insurance to provide added protection against permanent chronic or terminal illness, or help meet long-term healthcare expenses:

- Not at all Somewhat Very much so

In-force illustration requirements

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Notes
