



Client Worksheet

Life Insurance Review

Is your current life insurance coverage meeting your needs and helping you attain your future financial goals? It is important to remember that once you purchase a life insurance policy, you should review your coverage at different life stages. Life events and insurance market changes can mean that your existing coverage may no longer be the best fit.

General Information

Immediate Family

		<i>Gender</i>		<i>Date of Birth</i>
You	Name			
		Male	Female	
Married?	Yes No			
Spouse	Name			
		Male	Female	
Children	Name(s)			
		Male	Female	
		Male	Female	
		Male	Female	
		Male	Female	

Address			
Home Phone			Work Phone
Cell Phone			Email

Preferred Contact Method and Time			
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Occupation		Business Owner?	Yes	No
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Life Insurance Needs

Needs

Needs	Cost
Immediate Needs for Final Expenses <i>May include medical, burial, attorney, tax and probate costs</i>	
Debt Repayment <i>May include credit card balances, auto loans and education loans</i>	
Emergency Funds <i>May include medical emergencies, home repairs and job loss</i>	
Mortgage Protection <i>May include monthly/annual mortgage or rental fees</i>	
Child Care <i>May include child care services as a result of the death of a spouse</i>	
Educational Fund <i>May include private school or college funding</i>	
Adult Care <i>May include care for an elderly parent</i>	
Charitable Giving <i>May include leaving a donation to your favorite charity or organization</i>	
Gifting <i>May include leaving a legacy to another relative or loved one</i>	
Replacement of Lost Income <i>It is suggested that you select a desired level of income and divide by an assumed rate of return</i>	
Estimated Life Insurance Coverage Needed	

What Has Changed?

A regular review can help make sure your plans are still meeting your objectives. Consider a number of factors that may have changed the performance of your policy and your financial goals.

Insured	Industry
Marital Status	Life Insurance Product Design
Home Ownership	Mortality
Children/Adoption	Interest Rates
Debt (Increase or Reduction)	Underwriting Guidelines
Educational Goals	Stock Market Fluctuations
Business Goals	
Retirement Goals	
Job Change	
Financial Windfall	
Health	

Current Policy Performance

The following will focus on the current and future performance of your existing life insurance policy.

Insured Name	
Date of Birth	
Policy Owner	
Beneficiary	
Current Insurance Company	
Policy Issue Date	
Product Type	
Death Benefit	
Annual Premium	
Underwriting Classification	

Permanent Life Insurance Policy	
Coverage Guarantee	
Cash Accumulated Value	
Cash Surrender Value	
Surrender Charge Period	
Guaranteed Interest Rate	

Term Life Insurance Policy	
Level Term Period	
Years Remaining of Initial Level Term Period	
Years Remaining For Eligible Conversion Privilege	

Policy Riders

List your current riders and the reason for having them.

Goals

Objective/Goal	
Policy Review Objective/Goal	
Other Considerations	

Health

Health Concerns or Issues	
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Meet Your Financial Protection Goals

To help you manage your long-term financial protection objectives, it may be beneficial to compare your current coverage and a new policy option to help you determine if a change in your life insurance coverage is appropriate.

Current Coverage	
Product Type/Name	
Death Benefit	
Underwriting Classification	
Annual Premium	
Policy Owner	
Beneficiary	
Death Benefit Coverage Guarantee	
Death Benefit Option	
Projected Cash Accumulated Value	
Projected Cash Surrender Value	
Surrender Charge Period	
Guaranteed Interest Rate	
Policy Riders	
Objective/Goal	
Other	
