

## Life Insurance Policy Evaluation

### Current Information

Insured name	Date of Birth	Gender
Additional Insured name	Date of Birth	Gender
Policyowner (if different than Insured)		
Original Underwriting Class		
Any health changes since issue _____ _____ _____		
Beneficiary information		

### Purpose for Current Insurance Coverage

- Survivor needs
- College funding
- Financial planning
- Supplement retirement planning
- Equalized inheritance
- Estate planning
- Charitable giving
- Executive benefits
- Business continuation
- Key person
- Other [please explain]: \_\_\_\_\_

Name	Date of Birth	Gender
------	---------------	--------

### Policy Information

**\*\* Attach most recent policy statement.**

Policy Date \_\_\_\_\_

Policy Type \_\_\_\_\_

Death Benefit \_\_\_\_\_

### Premium Structure

Option [Level, Increasing, Face + Premium] \_\_\_\_\_

Riders \_\_\_\_\_

Current Cash Value \_\_\_\_\_

Outstanding Loans? Amount \_\_\_\_\_

Surrender Charges? Amount \_\_\_\_\_

Net Current Cash Surrender Value \_\_\_\_\_

### Considerations

How long will you require death benefit?
How many years do you wish to pay premiums?

### Prioritize objectives

Rank from 1 to 3, 1 being most important. Use each number only once.

- I want to accumulate money for later withdrawals.
- Accumulation is secondary; I want the death benefit guaranteed.
- I want to pay the lowest premium and am less concerned about returns and guarantees.