



Client Worksheet

Life Insurance Client 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			
		Gender	Date of Birth
You	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
Married?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Spouse	Name	Male <input type="checkbox"/> Female <input type="checkbox"/>	
Children			

Address			
Home Phone		Work Phone	
Cell Phone		Email	

Preferred Contact Method and Time	
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Occupation	
Business Owner?	Yes <input type="checkbox"/> No <input type="checkbox"/>

LIFE INSURANCE NEEDS

Needs	Cost
Immediate Needs for Final Expenses May include medical, burial, attorney, tax, and probate costs	
Debt Repayment May include credit card balances, auto loans, and education loans	
Emergency Funds May include medical emergencies, home repairs, and job loss	
Mortgage Protection May include monthly/annual mortgage or rental fees	
Child Care May include child care services as a result of the death of a spouse	
Educational Fund May include private school or college funding	
Adult Care May include care for an elderly parent	
Charitable Giving May include leaving a donation to your favorite charity or organization	
Gifting May include leaving a legacy to another relative or loved one	
Replacement of Lost Income It is suggested that you select a desired level of income and divide by an assumed rate of return	
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	
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	
Policyowner	
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	North American Policy
Carrier Ratings (A.M. Best and Standard & Poor's)		A+ (Superior) rated by A.M. Best ¹ A+ (Strong) Standard & Poor's ¹
Product Type/Name		
Death Benefit		
Underwriting Classification		
Annual Premium		
Policyowner		
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		

Thank you for taking the time to conduct a client review and to help ensure that your financial protection plans are in place. Be sure to consult with your licensed insurance agent to make sure your needs are being met.

¹ A+ (Superior), the second highest rating out of 15 categories, was affirmed by A.M. Best for North American Company as part of Sammons Financial Group on June 3, 2015. A.M. Best is a large third party independent reporting and rating company that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its ongoing obligations to policyholders.

Standard and Poor's awarded its "A+" (Strong) rating for insurer financial strength on February 26, 2009 and affirmed on July 2, 2015 to North American Company, as part of Sammons Financial Group. The "A+" (Strong) rating is the fifth highest out of 22 available ratings.