

Life Insurance-Client Information Form

Name of Insured(s): _____ Date: _____

Name of policy owner: _____

DOB of insured(s): _____

Address: _____ Home Ph: _____ Daytime Ph: _____

_____ Email : _____

Reason for life insurance: Mortgage or debt coverage Estate planning

Business- Buy/Sell Agreement

Need requirement: Short Term Long Term

Amount of debt outstanding if insured was to die today: \$_____.

Term Insurance: Ten year Twenty year Thirty year

- Terms are renewal until age 75.
- Term policies can be converted to permanent plans.
- A variety of riders can be attached including Child Rider.
- Policies are a lower premium than permanent plans but are like renting. Premiums increase at renewal date of the term, thus may become uneconomical to renew at a later age.

Permanent Plans:

- Level premiums for life of the policy.
- Variety of riders available.
- Joint First to Die or Last to Die plans available.
- Ability to add a savings component within a policy.
- Death benefit can increase or decrease to suit insured's needs.

Client #1 (Signature)

Client #2 (Signature)