

The Personal Policy Review Program

Are your life insurance policies up to date?

When life changes, it's important to review your life insurance needs. Have you looked at your life insurance coverage recently? Your financial professional can help ensure your policies are up to date with your current goals. Just provide the information on this fact finder form. If you prefer, your financial professional can help you gather inforce policy information from your insurance carriers.

Name		Age	
Marital Status		Number of Children, If Any	

Recent Lifestyle and Family Changes	
Are you recently married, divorced or widowed?	
Any changes in income, including salary or inheritance?	
Do you need to fund retirement or a college education?	
Did you purchase or sell a home?	
Have you started or sold a business?	
Have any children been added to or left the household?	
Are you caring for a special needs child?	
Are you the caretaker of a parent or relative?	

Life Insurance Policy Information	
Do you currently own any life insurance policies?	
If yes, how long ago were they purchased?	
Have your policies ever been reviewed?	
Why was this coverage purchased?	
Has your health changed since coverage was purchased?	
Were you a smoker and if so, have you recently stopped?	



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Policy 1 Details			
Carrier		Date of issue	
Face amount		Cash value	
Original interest rate		Current interest rate	
Insured		Relationship to you	
Beneficiary		Relationship to you	
Policy type		Outstanding loan amount	
Annual premium		Years to pay	
Surrender penalty period, if any		Purpose of insurance	
Riders		Payment mode	

Policy 2 Details			
Carrier		Date of issue	
Face amount		Cash value	
Original interest rate		Current interest rate	
Insured		Relationship to you	
Beneficiary		Relationship to you	
Policy type		Outstanding loan amount	
Annual premium		Years to pay	
Surrender penalty period, if any		Purpose of insurance	
Riders		Payment mode	

This presentation is based on the assumptions and data provided by you, the client. The more accurate the data you provide, the more valuable this analysis will be.



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