



LIFE INSURANCE QUESTIONS

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NO YES N/A

1 Are the Premium amounts quoted in the illustration Guaranteed?

2 Are Policy Guarantees based upon a Guaranteed Rate or a Guaranteed Dollar Amount? ▶ _____

3 Does the illustration GUARANTEE the Death Benefit will be paid regardless of how long I live?

4 Can I use the policy for a Guaranteed Wealth Replacement Trust to take advantage of maximum cash flow strategies such as Charitable Remainder Trust's, Pension Maximization, Asset Paydowns, Legacy Planning, etc.?

5 Do policy loans JEOPARDIZE the Death Benefit Guarantee?
▶ If so, How: _____

6 Do changes in premium payments JEOPARDIZE the Death Benefit Guarantee?
▶ If so, How: _____

\$ _____

7 What is the Minimum Premium Amount to keep the Guarantees in place?

8 What happens to an existing policy loan if the stock market fluctuates (especially down)? ▶ _____

9 Is it possible for the policy to take advantage of a Guaranteed Reduced Paid Up option?

_____ %

10 What is the current Participation Ratio?

_____ %

11 What is the current maximum Investment / Index cap?

_____ %

12 What is the guaranteed minimum Investment / Index cap?

13 Does the policy have a "Direct Recognition" or "Non-Direct Recognition" loan provision? ▶ _____

14 How does a policy loan affect the policy values? ▶ _____

15 Is there a Waiver of Premium Rider on the policy?

16 Is there a Terminal Illness rider on the policy?

17 What is the current policy Loan Rate? ▶ _____

18 What is the maximum Guaranteed Loan Rate? ▶ _____

19 Will this policy replace another permanent policy? If "Yes",

_____ Years

A) how long will it take the GUARANTEED Cash Value in the new policy to equal or exceed the GUARANTEED Cash Value of the old policy with the same premiums?

_____ Years

B) how long will it take the ILLUSTRATED Cash Value in the new policy to equal or exceed the ILLUSTRATED Cash Value of the old policy with the same premiums?

_____ Years

C) how long will it take the GUARANTEED Death Benefit in the new policy to equal or exceed the GUARANTEED Death Benefit of the old policy with the same premiums?

_____ Years

D) how long will it take the ILLUSTRATED Death Benefit in the new policy to equal or exceed the ILLUSTRATED Death Benefit of the old policy with the same premiums?