

Existing Coverage and Alternative Considerations

Individual Planning

Side-by-Side Summary

GENERAL INFORMATION

Client / insured name: _____

Financial professional: _____

Date prepared: _____ (Insurance policies should be reviewed on an annual basis and a copy of this report kept in the client's and representative's files.)

CLIENT'S CURRENT OBJECTIVES

Lower premiums	<input type="checkbox"/>	Guaranteed death benefit (Estate / legacy planning)	<input type="checkbox"/>
Stop premium payments (Paid up death benefit)	<input type="checkbox"/>	Increase death benefit (Desired amount: \$ _____)	<input type="checkbox"/>
Cash value accumulation (Retirement planning)	<input type="checkbox"/>	Living benefits (Long-term care / Chronic illness)	<input type="checkbox"/>

Category	Existing Policy	Alternative Consideration
Insurance company		
Product		
Underwriting class		
Death benefit		
Planned premium		
Surrender value		
Cost basis		
Loan		
Guaranteed coverage period		
Cash Value @ age: _____		
Death Benefit @ age: _____		

Side-by-side comparison of specific policy benefits (If applicable, based on stated objectives above.)

Existing

Alternative

Death benefit guaranteed to or beyond average life expectancy		
Death Benefit can be accelerated during life for long-term care expenses		
Policy provides flexible premium options if needed		
Policy has a waiver of premium option in case of disability		

Additional comments / notes (if applicable)

Approved for consumer use under the guidance of a financial professional

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