

FACT FINDER

Premium Finance



Date_____

AGENT INFORMATION

Name_____

Company_____

Email_____ Phone_____

CLIENT AND GENERAL INFORMATION

Client

First name _____

Last name _____

Sex M F Age/DOB_____

Expected UW class_____

State_____

Marital status Married Single

Adjusted Gross Income (AGI)_____

Spouse

Sex M F Age/DOB_____

Expected UW class_____

State_____

Federal Income Tax Bracket_____

INSURANCE INFORMATION *(Not for use with variable products.)*

Type of Insurance SUL UL WL Other

Death Benefit \$_____

What is the purpose of this insurance?_____

Premium Finance Information

Interest Options:

Pay Interest

Defer Interest Number of Years_____

Who will own this policy?

Trust Owned Other_____

Partial Payment \$_____



Exit Strategy

When does the policy owner plan to repay the loan? _____

What assets will be used to repay the loan? _____

Does the policy owner plan to make premium contributions after the loan repayment? _____

Will a side fund be used to help repay the loan? Yes No

If "Yes," what pre-tax interest rate should be assumed? _____

GRATS *(if using as an exit strategy)*

GRAT Terms (years) _____

Income Rate of Return _____

Growth Rate of Return _____

Discount rate of Fair Market Value (FMV) of contributed assets _____

FMV of assets to be contributed _____

Loan and Ownership Information

How much insurance does the client currently have in place? _____

How many potential beneficiaries are there (number of Crummey Beneficiaries)? _____

What is the client's estimated net worth? _____

How much is real estate (%)? _____

How much of the assets are liquid (%)? _____

What will be used for collateral? _____

How is the policy owner planning to pay the loan interest? _____

Additional Notes

Nothing in this presentation should be considered as providing advice or recommendations regarding either the purchase or sale of any investment product or financial instrument, including but not limited to registered securities. Clients should consult their own financial professionals in matters involving the purchase, sale, or continued ownership of any investment or financial instrument. These professionals should have appropriate licensing and understanding for any instrument they are proposing for purchase or sale, and are responsible for making any disclosures required by law.

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