FACT FINDER

Premium Finance

advanced sales

Date__________________

AGENT INFORMATION

Name____

Company____

Email____Phone________________________

CLIENT AND GENERAL INFORMATION

	Client	Spouse
First name	____________________________	____________________________
Last name	____________________________	____________________________
	Sex ❑ M ❑ F Age/DOB____________	Sex ❑ M ❑ F Age/DOB____________
	Expected UW class______________	Expected UW class______________
	State__________________________	State__________________________

Marital status ❑ Married ❑ Single

Adjusted Gross Income (AGI)____________________________ 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 $____

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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

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