



Client Suitability Form

Objectives:

- Affordable/Comfortable
- Policy Makes Sense
- Qualify
- Request Approval

Need:

- No Burial/Final Expense Coverage
- Need More Life Insurance
- Pay Off Large Debt like Mortgage
- Leave Behind Money for Legacy

Client Name: _____ **D.O.B.** ____/____/____ **Age:** _____

Phone Number: _____ **e-mail:** _____

Address: _____

SSN: _____ **Height** _____ **Weight** _____ **Smoker** Y / N

Beneficiary: _____ **D.O.B.** ____/____/____ **Relationship to Client** _____

Address: _____ **Phone Number:** _____

Financial Inventory:

Retired / Employed: _____ **Social Security / Pension / Other Income:** _____

Total Monthly Income: _____ **Rent / Mortgage:** _____

Mortgage Balance _____ **Home Value** _____ **Home Equity** _____ **Years Left on Loan** _____

Misc. Monthly Bills: **Car Payments** _____ **Insurance** _____ **Cable / Internet** _____

Streaming (Netflix) _____ **Cell Phone** _____ **Utilities (Gas/Water/Electric)** _____

Childcare _____ **Groceries** _____ **Dining Out** _____ **Other Bills:** _____

Total Outgoing Monthly Expenses: _____ **Left Over Income:** _____

Savings? _____ **per month** **Existing Life Insurance:** _____ **Carrier** _____

Do you have anything that Acts like Life Insurance? Something you can pass on after you die:

YES: Annuity / 401k / IRA / Stocks _____ **Is your retirement Protected?**

Your house is protected, but there's a .2% chance you'll have a house fire, you protect your car but there's a less than 5% chance you'll total your car. Your retirement is more valuable than your house or your car but there's a 27% chance the market can go down and it's not protected! To secure your retirement we use an FIA - fixed indexed annuity. It's a guaranteed contract that is state run & does these 3 things!

1. Eliminates all loss - you'll sleep better at night because you'll only participate in market gains
2. Indirectly invested when the market goes up you participate in the gains, much higher yield rather than bonds and money market accounts
3. Can be used to create a life time Paycheck for you and your spouse

NO: Have you considered an IUL to supplement your retirement? We specialize in protecting your assets and helping you prepare for retirement. Let's meet next week same time to go over some options for you.

Burial / Cremation

Bank / Credit Union / SSI Direct Express

Health Inventory:

Heart Attack / Stroke / Cardiomyopathy / Irregular Heart Beat / Arrhythmia / Congestive Heart Failure / Stroke / Bypass Surgery / Stents / TIA / Angina / Angioplasty / Pace Maker / Heart Valve Disorder / Aneurysm / Cancer / Meds for Chronic Pain / Anxiety / Depression / Diabetes - Pills / Insulin / Diabetic Complications - Neuropathy / Diabetic Coma / Insulin Shock / Amputation / Asthma / COPD / Oxygen Assisted Breathing / Sleep Apnea / Hepatitis / Liver or Kidney Disorder / Cirrhosis / Alzheimers / Dementia / ALS / Organ Transplant / Dialysis / Terminal Illness / HIV or AIDS / Wheel Chair Confined / Diagnosed w/ COVID in last 3 months

Medications (Name, First Prescribed, Still Taking?)

Hospitalizations / Surgeries in last 5 Years

Coverage Options:

I accept / decline the Insurance options that were presented to me. Date:_____

Print Name:_____ Signature:_____