

Advanced Sales Fact Finder Premium Financing

Date: _____

AGENT INFORMATION

Name: _____ Company: _____

Address: _____ City: _____

State: _____ Zip: _____ Email: _____ Phone: _____

CLIENT INFORMATION

CLIENT

First Name: _____

Last Name: _____

Age/Date of Birth: _____

Sex: Male Female

State: _____ Underwriting Class: _____

Adjusted Gross Income (AGI): _____

SECONDARY INSURED

First Name: _____

Last Name: _____

Age/Date of Birth: _____

Sex: Male Female

State: _____ Underwriting Class: _____

Federal Income Tax Bracket: _____

Was a recommendation made to the proposed insured to hold this insurance coverage in a qualified plan? Yes No

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 FINANCING 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? No Yes

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 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? _____

For Insurance Professional Use Only. This Fact Finder is designed to assist insurance professionals in gathering important information about a proposed insured in order to better determine appropriate products and solutions to meet each individual's needs. Products and programs offered through CBS are not approved for use in all states.