

Needs Review

1. Overall... Why did you buy the protection you did? Have any of those reasons changed at all since then?
Yes No
2. Have you moved your residence and/or adjusted your mortgage amount? Yes No
3. Have you bought a vacation property or incurred some other major financial liability? Yes No
4. Have you or your spouse changed jobs or had your income and/or benefits changed significantly recently?
 Yes No
5. Have you or your spouse taken or do you expect to take 'early retirement' soon? Yes No
6. Has there been a change in your marital status? How about your children? Yes No
7. Have you had any additional children or grandchildren since your last review? Yes No
8. Have your children moved out on their own or returned home? Yes No
9. Have you updated your will or powers of attorney in the last 5 years? Yes No
10. Have there been any serious health issues in your immediate family? Yes No
11. Have you inherited any money? Yes No
12. Do you want to change the beneficiaries on your existing policies? Yes No

If you have answered "yes" to any of the questions listed above you may benefit from a review of your life insurance portfolio. If there have been significant life changes since your insurance policy was issued, your plan will need to change/adapt also to ensure you have adequate coverage. Adapting your plans and policies will help ensure you to have the proper coverage in place that meets your changing lifestyle. As your agent, I'm here to help you determine these needs and recommend the appropriate coverage options to protect your life, your family and your legacy.

Advisor Name: _____

Signature: _____

Date: _____

Client Name: _____

Signature: _____

Date: _____