



# Agent Worksheet

Using Life Insurance for Your Client's Smart Money

Use this worksheet to work with your clients and record important information about the case.

## PART 1: CLIENT INFORMATION

Name	Gender	Date of Birth	Age
<b>Policyowner</b>	Male <input type="checkbox"/> Female <input type="checkbox"/>		
<b>Spouse</b>	Male <input type="checkbox"/> Female <input type="checkbox"/>		
<b>Beneficiaries</b>			

## PART 2: TAX INFORMATION<sup>1</sup>

<b>Income Tax Rate</b>	%
<b>Regarding Reallocation of Funds:</b>	
<b>Will the client absorb any income taxes?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Will the client absorb any surrender charges?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## PART 3: EXISTING ASSETS

Annuity <sup>2</sup>	
<b>Market Value</b>	\$
<b>Cost Basis</b>	\$
<b>Payout (if annuitized)</b>	\$
<b>Payout Period (if annuitized)</b>	
<b>Growth Rate Assumption</b>	%
<b>Surrender Charge</b>	\$
<b>Qualified?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Cash Accounts (CDs, <sup>3</sup> Money Market, Savings, etc)	
<b>Value</b>	\$
<b>Growth Rate Assumption</b>	%
<b>Surrender Charge</b>	\$
<b>Qualified?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Life Insurance to Transfer	
<b>Product</b>	
<b>Death Benefit</b>	\$
<b>Cash Surrender Value</b>	\$
<b>Scheduled Premium</b>	\$
Other Assets	
<b>Value</b>	\$
<b>Cost Basis</b>	\$
<b>Growth Rate Assumption</b>	%
<b>Qualified?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## PART 4: LIFE INSURANCE PRESENTED

<b>Product</b>	
<b>Death Benefit</b>	\$
<b>Premium</b>	\$
<b>Premium Years</b>	
<b>Guideline Premium Test (GPT) or Cash Value Accumulation Test (CVAT)?</b>	GPT <input type="checkbox"/> CVAT <input type="checkbox"/>
<b>Waiver of Surrender Charge Option?<sup>4</sup></b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Increasing or Level Death Benefit Option?</b>	Increasing <input type="checkbox"/> Level <input type="checkbox"/>
<b>Illustrated Rate</b>	%
<b>Beneficiary/Beneficiaries</b>	

### NOTES:

---

---

---

**For help putting your smart money cases together, contact Sales Development at (800) 800-3656 ext. 10411 or email [salesupport@nacolah.com](mailto:salesupport@nacolah.com).**

1. Neither North American Company nor its agents give tax advice. Please advise your customers to consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

2. Removing funds from an annuity may result in surrender charges and/or income taxes.

3. Removing funds from a Certificate of Deposit may result in penalty.

4. Available for an additional charge per \$1,000 per month, depending on issue age and underwriting class. Surrender charges will be waived upon a full surrender or partial surrender. Surrender charges will not be waived if the policy is surrendered under a 1035 Exchange. A decrease charge will be assessed if a reduction in the policy face amount is requested during the Waiver of Surrender Charge Period.

***We're Here For Life***<sup>®</sup>

525 W Van Buren | Chicago IL 60607