



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
Policyowner	Male <input type="checkbox"/> Female <input type="checkbox"/>		
Spouse	Male <input type="checkbox"/> Female <input type="checkbox"/>		
Beneficiaries			

PART 2: TAX INFORMATION¹

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

PART 3: EXISTING ASSETS

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

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

PART 4: LIFE INSURANCE PRESENTED

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

NOTES:

For help putting your smart money cases together, contact Sales Development at (800) 800-3656, ext. 10411 or email 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.

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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.

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