



Agent Checklist

Life Insurance Client Review

A client review practice can be a successful way to help your clients meet their financial protection goals and help you grow your business. Use the checklist below as a guide when working on your client review cases.

- ☐ Meet with the client and discuss the benefits of a client review.

Notes:

- ☐ Complete with the client, or have your client complete the client worksheet (NAM-1770).

Notes:

- ☐ Examine the client's current financial position. Obtain an in-force illustration and/or a policy statement. Consider items including children, education, mortgage(s), estate planning, careers, and business (if applicable). If applicable, ask to review a spouse's policy.

Notes:

- ☐ Ask about changes in the client's life since purchasing the existing policy—original reason for purchasing, circumstances that changed since then, and current goals and possible concerns.

Notes:

- ☐ Review the current policy's details—policy title, beneficiaries, owner of the policy—and see if changes are needed.

Notes:

☐ What type of policy does the client have, and is it meeting current needs?

Notes:

☐ Is the coverage amount appropriate—too little, too much, or just right?

Notes:

☐ What is the client paying for the policy? Is it still within the client's budget?

Notes:

☐ If the policy is permanent, how much cash value has accumulated (if any)? What's the internal rate of return?

Notes:

☐ Examine the death benefit guarantee period¹—does a guarantee still exist? If so, to what age?

Notes:

☐ If changes are needed, discuss changes and options.

Can the client retain the same amount of coverage, but at a lower cost?

Is there a policy that offers more coverage for the same premium?

Can improved death benefit guarantees be found?¹

Is the death benefit enough, too much, or just right?

Notes:

For help putting together your client review cases, contact Sales Development at (800) 800-3656 ext. 10411 or email salesupport@nacolah.com.

¹ Death benefit guarantees are subject to premium payment requirements.