

**Client Worksheet**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Mortgage Amount \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Client Name: Mortgage Term: \_\_\_\_\_\_\_\_\_\_\_\_\_ Spouse/Co-Borrower Name:**

Birthdate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Mortgage Payment: \_\_\_\_\_\_\_\_\_\_\_\_**  Birthdate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

 **Mortgage Payment: \_\_\_\_\_\_\_\_\_\_\_\_**

 **What is the total income declared to the lender\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Clients Financial Situation**

Work Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Work Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Private Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Private Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Occupational Income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Occupational Income:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Pensions: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ % spouse gets:\_\_\_\_\_\_\_\_\_ Pensions: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_% spouse gets: \_\_\_\_\_\_\_ Social Security: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Social Security: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Disability other income\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Disability other income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Driving Record: DUI/3 or more moving Violations Yes No Driving Record: DUI/3 or more moving Violations Yes No?

Kids: \_\_\_\_\_\_\_ College Savings: yes no Kids: \_\_\_\_\_\_\_ College Savings: yes no

**Total income Individually $\_\_\_\_\_\_\_\_\_ Total combined income $\_\_\_\_\_\_\_\_\_ Total Income individually $\_\_\_\_\_\_\_\_\_\_**

**Income after spouse passed \_\_\_\_\_\_\_\_\_\_\_\_\_ Income after spouse passed \_\_\_\_\_\_\_\_\_\_\_\_\_**

* **Q: Should you not qualify…. What assets do you have currently that you would have to tap into and spend down to make the mortgage payment in the event of a death, such as**: 401K/IRA’s/CD’S/Saving/ Checking/ Mutual Funds/Bonds/Gold /Annuities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* **Q: Is there a spouse or loved one who would be financially impacted by the death of the proposed insured? Y / N**
* **Q: Are you doing anything currently to pay off your mortgage in advance? Y / N**

**Single People:**

Who is responsible for the home after Passing? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Would they be able to pay for their bills and yours? Y / N

**Protection Plans**

**Client: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Spouse/Co-Borrower:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Option Plan 1 Death Benefit\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Option Plan 1 Death Benefit\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

\_\_\_\_ Yrs. = $\_\_\_\_\_\_\_\_\_\_ ROP $\_\_\_\_\_\_\_\_\_\_ = \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_ Yrs. = $\_\_\_\_\_\_\_\_\_\_ ROP $\_\_\_\_\_\_\_\_\_\_ = \_\_\_\_\_\_\_

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**Option Plan 2 Death Benefit\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Options Plan 2 Death Benefit:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

\_\_\_\_ Yrs. = $\_\_\_\_\_\_\_\_\_\_ ROP $\_\_\_\_\_\_\_\_\_\_ = \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_ Yrs. = $\_\_\_\_\_\_\_\_\_\_ ROP $\_\_\_\_\_\_\_\_\_\_ = \_\_\_\_\_\_\_

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**Option Plan 3 Death Benefit : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Options Plan 3 Death Benefit : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

\_\_\_\_ Yrs. = $\_\_\_\_\_\_\_\_\_\_ ROP $\_\_\_\_\_\_\_\_\_\_ = \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_ Yrs. = $\_\_\_\_\_\_\_\_\_\_ ROP $\_\_\_\_\_\_\_\_\_\_ = \_\_\_\_\_\_\_

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**From a Budget & Protection Standpoint, Which Option Will Work For You**