

**Client Worksheet**

**Mortgage Amount \_\_\_\_\_\_\_\_\_\_\_\_\_ Monthly Payments \_$\_\_\_\_\_\_\_\_\_\_ Equity \_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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

Birthdate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age \_\_\_\_\_\_\_\_\_\_ Birthdate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age \_\_\_\_\_\_\_\_\_\_

**Clients Financial Situation**

Work Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Work Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Private Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Private Life Insurance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Work Income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Work 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?

**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 act like mortgage protection if you were to die today? And is it enough to pay the mortgage off? Such as**: 401K IRA’s CD’S Saving/Checking Mutual Funds Bonds 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 Options**

**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**