

Deductive Evaluation Form/Process

(a helpful guide for determining the type or types of Life Insurance Policies you should be considering)

	Client	What Concern is Life Insurance Solving?	Individual ✓	Joint ✓	TERM (Y/N)	Duration of Need* (5, 10, 15, 20, 25, 30)	PERM (Y/N)	Risk Personality 1 to 3**	Time Horizon 1 to 3***	Annual Gifting Capacity/Limit	Gifting Duration (# of Years)	Trust or Personal Ownership (REV, IRRV, Personal)	Notes for each Policy need
Policy # 1	Mr. Jones												
	Mrs. Jones												
Policy # 2	Mr. Jones												
	Mrs. Jones												
Policy # 3	Mr. Jones												
	Mrs. Jones												
Policy # 4	Mr. Jones												
	Mrs. Jones												

*	**	***
Conversion Rights?	1 - Consevative	1 - < 10 Years
	2 - Moderate	2 - 10 to 20 Years
	3 - Aggressive	3 - > 20 Years