

Applicant / Owner Name / SS# (If different from insured or if under age 15)	Address:	Relationship to Proposed Insured:
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Life Insurance Continued

Current annual savings amount:	Current annual savings increases:
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Complete only if Spouse/Children (must be full time student if over 19) are Proposed for Insurance:

First, Middle Initial and Last Name	Social Security #	Relationship to Proposed Insured	Birth Date	Age	Sex	Ht.	Wt.

Spouse's Occupation:	Spouse's Birthplace (state)	Spouse's Annual Income Needs
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Spouse's Driver's license Number & State of Issue:	Do you use tobacco in any form? If "yes," what form? # per day? If "No," date stopped:	Do all family members for proposed insurance live with the Proposed Insured?
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Family members for proposed insurance not living with proposed insured

Name	Contact info	Comment

ASSETS

Tangible Assets							
Residence		Vacation Home		Furnishings		Automobiles	
Rentals		Art, Jewelry, other					
Equity Assets Value							
Stocks		Variable Annuities		Partnerships		Business inv	
Fixed-Principal Assets Value							
Trusts		Fixed Annuities		Other assets			
Fixed-Rate Assets Value							
U.S. Bonds		Municipal bonds		Corporate		Certificates	
Mutual Funds							
Cash and Cash Equivalents Value							
Checking		Money market		Savings		CD	
Cash Reserve							

ADDITIONAL CONSIDERATIONS

a)	Have you had a credit card or loan for at least 6 months?	
b)	How many years ago did you get your first credit card or loan?	
c)	Checkmark each type of credit account or loan that you have on your credit report, whether open or closed.	Mortgage Credit Card Auto Loan Student Loan Other Loan

		Consumer Finance
d)	What is your total credit limit?	
e)	What is your current total credit balance?	
f)	How many times have you applied for credit in the last year?	
g)	When did you last miss a payment on any of your credit accounts?	

Additional Considerations Continued

h)	Have you ever had any of the following negative events on your credit report? (Bankruptcy, Foreclosure, Repossession of property, Tax lien, Collection agency referral, Other negative report)	
i)	Please indicate how long ago the most recent negative event occurred.	
j)	Are you planning any major purchases?	

A Financial Freedom Accelerator is an amount of money you will add to the monthly payment of one bill after another, until they are all paid off. As each bill is eliminated, the amount of that monthly payment is added to the Financial Freedom Accelerator, creating a snowball effect and accelerating your bill payoff.

SAVING FOR COLLEGE

Annual inflation		Amount saved					
Before-tax return		Marginal tax bracket		Annual increases			
Name	Age	School Age	Years	Amount			

Investment Risk Tolerance Quiz

1. What is your age?

- 35 Years or under
- 36-54
- 55 or above

2. What do you expect to be your next major expenditure?

- Buying a house
- Paying for a college education
- Capitalizing a new business
- Providing for retirement

3. When do you expect to use most of the money you are now accumulating in your investments?

- At any time now...so a high level of liquidity is important
- Probably in the future...2-5 years from now
- In 6-10 years
- Probably in 11-20 or more years from now

4. Over the next several years, you expect your annual income to:

- Stay about the same
- Grow moderately
- Grow substantially
- Decrease moderately
- Decrease substantially

5. Due to a general market correction, one of your investments loses 14% of its value a short time after you buy it. What do you do?

- Sell the investment so you will not have to worry if it continues to decline
- Hold on to it and wait for it to climb back up
- Buy more of the same investment...because at the current lower price, it looks even better than when you bought it

Risk Tolerance Quiz Continued

6. Which of these investing plans would you choose for your investment dollars?

- You would go for maximum diversity, dividing your portfolio among all available investments, including those ranging from highest return/greatest risk to lowest return/lowest risk
- You are concerned about too much diversification, so you would divide your portfolio among two investments with historically high rates of return and moderate risk
- You would put your investment dollars in the investment with the highest rate of return and most risk

7. Assuming you are investing in a stock mutual fund, which one do you choose?

- A fund of companies that may make significant technological advances that are still selling at their low initial offering price
- A fund that only invests in established, well-known companies that have a potential for continued growth
- A fund devoted to highly diversified 'blue chip' stocks that pay dividends

8. Assuming you are investing in only one bond, which bond do you choose?

- A high-yield (junk) bond that pays a higher interest rate than the other two bonds, but also gives you the least sense of security with regard to a possible default
- The bond of a well-established company that pays a rate of interest somewhere between the other two bonds
- A tax-free bond, since minimizing taxes is your primary investment objective

9. You expect inflation to return and it has been suggested that you invest in 'hard' assets such as real estate and cable TV, which have historically outpaced inflation. Your only financial assets are long-term bonds. What do you do?

- Ignore the advice and hold on to the bonds
- Sell the bonds, putting half the proceeds in 'hard' assets and the other half in money market funds
- Sell the bonds and put all the proceeds in 'hard' assets
- Sell the bonds, put the proceeds in 'hard' assets, and borrow additional money so you can buy even more 'hard' assets

10. You have just reached the \$10,000 plateau on a TV game show. Now you must choose between quitting with the \$10,000 in hand or betting the entire \$10,000 in one of three alternative scenarios. Which do you choose?

- The \$10,000 -- you take the money and run
- A 50 percent chance of winning \$50,000
- A 20 percent chance of winning \$75,000
- A 5 percent chance of winning \$100,000

List Three (3) References

Name	Address	Telephone Number	Best Time to Call

Comments:

