



# Profiling Worksheet

Help identify clients who may be candidates for a specific solution or a general review.

## Life Insurance Review

### WHO DO YOU KNOW WHO...

- Has needs that changed since the last review?
  - Is over or under insured?
  - Needs to update beneficiaries
  - Is concerned about potential long-term care expenses
  - Has become more tolerant of risk
- Wants to improve their coverage by exercising a policy option or by replacing to a newer product?
- Has a policy 10 years old or older?
- Has an existing policy with significant cash value?

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Long Term Care/Chronic Illness

### WHO DO YOU KNOW WHO...

- May have owned a standalone long-term care policy with increasing premiums
- Has extra discretionary income and a net worth of \$250,000 or more (excluding primary residence)
- Is concerned about threats to his/her future financial stability
- Is currently providing financial support to parents, or knows someone that is
- Knows someone who has been in a nursing home or needed attentive medical care

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Supplemental Life Insurance Retirement Income

### WHO DO YOU KNOW WHO...

- Is a business owner, highly compensated employee, or an individual investor highly committed to his/her financial future
- Does not have access to or have maximized contributions to qualified plans
- Can commit an additional \$5,000 per year or more towards their goals
- Wants diversification and tax-favored growth in their plan
- Is between the ages of 30 - 55 and generally healthy
- Would like a self-completing plan in the event of death or disability
- Currently owns or has recognized a need for additional life insurance

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Wealth Transfer Planning

### WHO DO YOU KNOW WHO...

- Is concerned about potential long-term care expenses
- Has excess assets in their portfolio that they have put aside for their legacy?
- Has an interest in using their assets to guarantee inheritance to their children?
- Looks for ways to provide each child an even share of the legacy?
- Lives a thrifty life to maintain or enhance the value of their legacy?
- Has an interest in leaving a substantial charitable donation?

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Wealth Transfer –Dynasty Trust

### WHO DO YOU KNOW WHO...

- Has more than \$5,000,000 in assets?
- Wants to pass core family values to beneficiaries?
- Wants to keep their wealth in the family?
- May have concerns about protections assets from litigation and/or creditors?
- Has an interest in leaving a substantial charitable donation?

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Non-Qualified Annuity Repositioning

### WHO DO YOU KNOW WHO...

- Does not need part or all of their annuity (with or without living benefits) for retirement income?
- Has designated part or all of their annuity assets for their legacy?
- Does not want their beneficiaries to pay unnecessary income or estate taxes on the asset?
- Likes to transition their tax-deferred assets into an asset which will provide an income tax free death benefit to their beneficiaries?
- Is concerned about long term care medical care expenses reducing their legacy

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Leveraged Credit Shelter Trust

### WHO DO YOU KNOW WHO...

- Has an existing credit shelter trust established and is a widow or widower?
- Does not need credit shelter trust assets for income during their own retirement?
- Wants trust assets to have the potential to grow income tax free?
- Does not have any major health issues and are insurable

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Business Owners

### WHO DO YOU KNOW WHO...

- Has key employees who could result in significant costs to replace?
- Wants to provide supplemental retirement benefits for themselves or other key employees?
- Wants to keep the business “family owned and operated” after their death?
- Wants to help ensure the business can be sold for fair market value in the event of their death, disability, or other unexpected event?
- Wants to provide their children with equal inheritance even if one or more of their children will not be involved in the future of the business?

Clients that fit this description:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



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