

ESTATE PRESERVATION COVER LETTER WORKSHEET

Client Name: _____ Date of Birth: _____

Spouse Name: _____ Date of Birth: _____

Personal Financial Information

Assets: _____

Liabilities: _____

Net Worth: _____

Personal Income: _____

Future Estate Value Calculation

Growth Factor

Age 50 or less: 6% for 20 years Age 71 - 80: 6% for 5 years

Age 51 - 65: 6% for 15 years Age 81 & Up: 0%

Age 66 - 70: 6% for 10 years

Future Estate Value (Current Net Worth x Growth Factor): _____

Estate Preservation Insurance Capacity (Future Estate x 50%): _____

How will premiums be paid? (Should not exceed 20% to 40% of household income)

Proposed Insured's Existing Insurance

Proposed Insured Existing Insurance

| Insurance Company | Face Amount | Year Issued | Replacement (Yes/No) |
|-------------------|-------------|-------------|----------------------|
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Spouse Existing Insurance

| Insurance Company | Face Amount | Year Issued | Replacement (Yes/No) |
|-------------------|-------------|-------------|----------------------|
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| | | | |

Survivorship/Second to Die:

| Insurance Company | Face Amount | Year Issued | Replacement (Yes/No) |
|-------------------|-------------|-------------|----------------------|
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Additional Comments: