



## Planning Goals – Assessment Choices – Circle ONE ONLY!

- **Indemnification sale:**
  1. *Guaranteed indemnification sale.* Although cash value could provide some additional flexibility in the future, the sole purpose and priority for this sale is to provide the most guaranteed death benefit possible for the least total premium outlay.
  2. *Current Assumption indemnification sale:* Death Benefit is the #1 priority – however, due to the specifics of this case (including the client’s risk tolerance, etc.) guarantees are secondary to projected values.
  3. Examples include ILITs and Income Replacement.
- **Cash Disbursement sale:**
  1. *Current Assumption cash disbursement sale:* The #1 priority for this sale is to provide supplemental retirement income at some point in the future. Death benefit and cash value are important, but the primary basis for comparison and for determining the value of the solution recommended will be how much projected income can be distributed from the proposed contract at some pre-determined point in the future.
  2. *Guaranteed cash disbursement sale:* same as above, only on a guaranteed basis. The guaranteed component may require use of other product lines (e.g. SPIA) in order to maximize guaranteed income.
  3. Examples include deferred compensation and supplemental retirement plans.
- **Cash Value sale:**
  1. *Current Assumption cash value sale:* The #1 priority for this sale is to provide the highest cash value at the earliest possible point in the contract. Death benefit and projected income amounts are important, but the worth of the proposed solution will be judged primarily on projected account/surrender values. (This will most likely be a sale when “balance sheet issues” exist regarding the values of the recommended/existing policies account & surrender values.)
  2. *Guaranteed cash value sale:* Same as above only basis for comparison will be on guaranteed basis.
  3. An example would be a permanent policy used in a key person plan.
- **Planning sale:** The #1 priority for this sale is to make certain that the recommended solution(s) fit within an overall financial plan. Typically, all elements of the life policy will be equally important, and flexibility to adapt to future changes in planning will play a key role in determining the best solution. As a result, these solutions will focus on products with specific features needed to reach specific goals.
- **Other sale:** This sale does not fit into any of the (4) categories outlined above. Please describe in detail what the goals and priorities are for this case.

---

---

---

---

---

---

---

---