AIG

Profiling Worksheet

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

New Clients

WHO DO YOU KNOW WHO...

- Has had a major life change:
  - Marriage, or divorce?
  - New child/children, or child off to college?
  - New home, or adult child return home?
  - New job, or new business?
- Believe their loved ones would have trouble paying bills or expenses in their absence?
- Understands potential for long-term care expenses, but has no plan in place?
- Does not have life insurance as a part of their retirement planning?
- Overestimates the true cost of life insurance?

Clients that fit this description:

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

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?
  - Has become more or less tolerant of risk?
- Has a policy 10 years old or older?
- Has an existing policy with significant cash value?
- Wants to improve their coverage by exercising a policy option or by replacing to a newer product?

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. ______________________________

Legacy Planning

WHO DO YOU KNOW WHO...

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

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. ______________________________

Business Owners

WHO DO YOU KNOW WHO...

- 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 supplemental retirement benefits for themselves or other key employees?
- 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?
- Has key employees who could result in significant costs to replace?

Clients that fit this description:

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

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