



R. J. Kelly
Founder & Chief Visionary Officer
4540 Kearny Villa Road, Suite 114
San Diego, CA 92123
Email: rj@wealthlegacygroup.com
Office: (858) 569-0633
Toll Free: (800) 975-5355
Fax: (858) 333-4942
License: CA #0697059
www.wealthlegacygroup.com

Universal Life Insurance Checklist

Name: _____

About the contract:

- Do you know who owns the contract... you, your spouse, your business, your trust?
- Do you know the purpose of the insurance - income protection, estate planning, buy/sell, keyman?
- Do you know who the beneficiary is on the contract? Is he/she still the best choice?
- Do you have contingent beneficiaries? If not, should you? If so, are they still the best choice?
- Is your cash value in the contract increasing or decreasing?
- Is the contract generating enough income to cover the cost of insurance?
- Is the cost of the insurance increasing?
- Is the interest rate associated with the contract still competitive?
- Have you requested and reviewed an inforce illustration on the contract within the last year?

About your situation:

- Has your income increased since the contract was written or reviewed? (The general rule of thumb is that you should carry enough insurance to cover 5-7 years of your annual income.)
- Have you had significant changes in our family status... marriage, divorce, dependents?
- Did you buy a new home, upgrade your existing home, and/or make a significant change to your mortgage?
- Did you buy a business, take on a new business partner, or take on any additional financial obligations?
- Did you incur or do you plan to incur substantial debt?
- Have you moved or changed any of your contact information?
- Have you changed employment and/or your group insurance coverage?
- Have you had any significant changes to your health?
- Would your family have enough income to maintain their lifestyle if something were to happen to you?