



Insurance Evaluation Worksheet

Does your insurance fit your needs? Harbor Insurance Strategies provides an objective way for you to review existing policies to make sure they are a good fit.

Current Information

Print insured's name	DOB	Gender
Additional insured's name	DOB	Gender
Insured's address		
Insured's phone	Insured's email	

Existing Policy Information

Policy number	Policy date	Policy type
Insurance company name	Death Benefit amount	
Original purpose of insurance		
Does purpose still exist? Has it changed? If so, explain		

Existing Policy Design

Premium amount	Frequency	Number of years
Current interest rate	Guaranteed interest rate	
Option (increasing, level, face + premiums)		
Riders		
Cash value		
Any loans? Please include amount, interest rate, status, and plans for payback if any		

Harbor Insurance Strategies

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Existing Income Replacement Needs

If you died unexpectedly, how much income would your family need?

If your spouse died unexpectedly, how much income would you need?

Considerations

How long will you require a death benefit?

Age _____ Age 100 Beyond age 100 Other _____

How many years do you plan to pay premiums?

1 year 5 years 10 years 20 years All years Other _____

Prioritize objectives- Rank from 1 to 3, 1 being most important. Use each number only once

_____ I want to accumulate money for later to withdraw supplemental retirement income

_____ Accumulation is secondary; I want the death benefit guaranteed

_____ I want to pay the lowest premium and am less concerned about returns and guarantees

Have there been any changes in your life goals since you first purchased this insurance?

What Can We Do For You

Comparative Analysis

Comprehensive Policy Audit

New Member Benefit Simplified Issue

Guaranteed Issue Programs

Our Unique Policy Audit Process

Review

- ❖ We will interview you to review your current needs and purpose for life insurance and complete an Insurance Evaluation Worksheet to assess your objectives and existing policies

Analyze

- ❖ We will request in-force ledgers to analyze your existing premiums and death benefits, then compare in-force ledgers, policy provisions, and guarantees

Evaluate

- ❖ We will use Policy Review Software to evaluate the situation based on data compiled to determine if your existing amount and type of insurance meets your goals
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