



Advanced Markets

Wealth Transfer Maximization

Client information

Name: _____

Date of birth/Age: _____

Citizenship: _____

State: (residence/issue): _____

Phone: _____

Email: _____

Spouse's information

Spouse name: _____

Date of birth/Age: _____

Citizenship: _____

State: (residence/issue): _____

Phone: _____

Email: _____

Financial information

Income tax bracket (participant): _____

IRD tax bracket (beneficiary): _____

Client's Risk Class Option

- Super Preferred Non Smoker (SPNS)
- Preferred Non Smoker (PNS)
- Standard Plus Non Smoker (StdPNS)
- Standard Non Smoker (StdNS)
- Preferred Smoker (PS)
- Standard Smoker (SS)

Spouse's Risk Class Option

- Super Preferred Non Smoker (SPNS)
- Preferred Non Smoker (PNS)
- Standard Plus Non Smoker (StdPNS)
- Standard Non Smoker (StdNS)
- Preferred Smoker (PS)
- Standard Smoker (SS)

Producer information

Name: _____

Company: _____

Address: _____

City, state, zip: _____

Phone: _____

Email: _____

Qualified Plan/IRA Maximization

Qualified plan information

Current value of plan: _____

Growth rate: _____ %

Show estate taxes

Estate tax rate: _____ %

Current plan distribution method

Required minimum distributions: _____

Enter specified amount: _____

Proposed plan distribution method

Required minimum distributions: _____

Enter specified amount: _____

Equal to premium: _____

Asset/Income Maximization

Asset information

Current asset value: _____

After-tax rate of income producing asset: _____ %

After-tax rate of saved income from asset: _____ %

Show estate taxes

Estate tax rate: _____ %

Municipal Bond Maximization

Municipal bond information

Current value of bond: _____

Bond costs basis: _____

Tax exempt income rate: _____ %

Current bond income use: Saved Spent

After-tax saved growth rate: _____ %

Show estate taxes

Estate tax rate: _____ %

Select one proposal type

Liquidate bonds and purchase SPIA

SPIA type: (if selected)

Single life only

Survivorship life only

SPIA information:

Income payment mode: (M, Q, SA, A): _____

Modal SPIA gross income: _____

Exclusion ratio: _____ %

Premium equal to net SPIA amount

Retain bonds & use income as premium

Amount of bond income to retain

None

Excess over premium

Specified amount: \$ _____

Specified amount to retain: \$ _____

For more information or help with this fact finder please contact an
Advanced Markets Consultant at *888-266-7498, option 3.*

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