



umms
UNDERWRITERS MARKETING SERVICE

Always there for you.

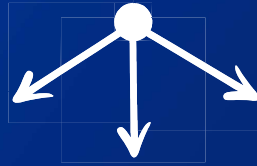
Life Coverage Interview Guide

The Life Coverage Interview Guide helps insurance professionals collect key client details to recommend the right life insurance policy.

**100 Century Parkway, Suite 240
Mount Laurel, NJ 08021
800-524-1774**

Life Coverage Interview Guide

What type of coverage are you looking for?



Temporary
(Term)

Not Sure

Permanent
(Whole Life, IUL, etc)



Would you prefer:

- Cheaper, ends after time (Term)
- Lifetime, build cash (Permanent)

Cheaper/Ends



Lifetime/Builds Cash



How long do you need coverage for?

10 / 15 / 20 or 30 years?

Do you prefer:

- Lower premium
- Convertible
- Return of Premium

What is more important?

- Death Benefit (GUL)
- Cash Value Accumulation & Access



Cash Value Preference:

- Guarantees (Whole Life)
- Market Potential (IUL)



Do you currently have any coverage?

- Yes: Gather Details
- No: Proceed



What monthly budget are you comfortable with?



Any current health conditions or medications?



Are you interested in:

- Living Benefits?
- Wealth building?
- Mortgage / Family / Business Protection