



ums
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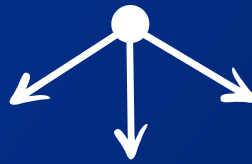
Life Coverage **Interview Guide**

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, builds 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)

Add a little
bit of body
text

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