

USING LIFE INSURANCE FOR ANNUITY MAXIMIZATION

Client Worksheet



As you discuss your annuity maximization plan with your agent, use this worksheet to record important information about your case.

Part 1: Client Information

General Information			
	Name	Birth Date/Age	Underwriting Class
You			
Spouse			
Other Beneficiaries			

Part 2: Plan Information

Tax Information*	
Income Tax Rate	
Assumed Estate Tax Rate	
Gift Tax Rate	
Heirs' Assumed Income Tax Rate	

Tax Exclusions Available*	
Type	Amount

Existing Annuity	
Market Value	\$
Cost Basis	\$
Annual Payout	\$
Growth Rate	%

Withdrawal Type	Amount	Years
Equal to Premium		
Specified Amount		

Part 3: Annuitize or 1035 Exchange

Single Premium Immediate Annuity (SPIA)	
Deposit Amount (Current Value)	\$
Cost Basis	\$
Annual Payout	\$

Part 4: Life Insurance

Life Insurance Information	
Product	
Death Benefit	
Cash Surrender Value (age 100)	
Premium	
Number of Years	
Increasing or Level	



* Neither North American Company nor its agents give legal or tax advice. Please consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.