

|  | <u>Term Life Policies</u> | <u>Universal Life Policies</u> | <u>Indexed UL Policies</u> | <u>Variable UL Policies</u> | <u>Whole Life Policies</u> |
|--|---------------------------|--------------------------------|----------------------------|-----------------------------|----------------------------|
| Ask about remaining Term Period                      |                           |                                |                            |                             |                            |
| Ask about remaining conversion Period                |                           |                                |                            |                             |                            |
| Ask for list of conversion products                  |                           |                                |                            |                             |                            |
| Request Current Statement of Values                  |                           |                                |                            |                             |                            |
| Request premium information (mode, amount, due date) |                           |                                |                            |                             |                            |
| Is the policy in grace period? How long?             |                           |                                |                            |                             |                            |
| Who owns the contract?                               |                           |                                |                            |                             |                            |
| Who is the insured(s)?                               |                           |                                |                            |                             |                            |
| Who is the beneficiary?                              |                           |                                |                            |                             |                            |
| Is there a collateral assignment on the contract?    |                           |                                |                            |                             |                            |
| What is the current credited interest rate?          |                           |                                |                            |                             |                            |
| What is the current dividend rate?                   |                           |                                |                            |                             |                            |
| What is the current Sub-Account and information?     |                           |                                |                            |                             |                            |
| What Sub-Accounts are available?                     |                           |                                |                            |                             |                            |
| Are there any loans?                                 |                           |                                |                            |                             |                            |
| What is the current death benefit?                   |                           |                                |                            |                             |                            |
| What are the cap and floor rates?                    |                           |                                |                            |                             |                            |