LIFE ASSURANCE DESIGN QUESTIONNAIRE

INSURED INFORMATION

CLIENT NAME(S): 1. ___________________________ 2. ___________________________
DATE(S) OF BIRTH: 1. ___________________________ 2. ___________________________
GENDER: (M/F) 1. ___________________________ 2. ___________________________
NICOTINE USE? (Y/N) 1. ___________________________ 2. ___________________________
POLICY OWNER: ___________________________________________________ STATE OF OWNERSHIP: _______________________

EXISTING COVERAGE

DO YOU HAVE EXISTING LIFE INSURANCE?  Q YES  Q NO  (IF YES, PLEASE LIST THE FOLLOWING DETAILS)

<table>
<thead>
<tr>
<th>ISSUING COMPANY</th>
<th>INSURED</th>
<th>OWNER</th>
<th>DEATH BENEFIT</th>
<th>CASH SURRENDER VALUE</th>
<th>PREMIUM AMOUNT</th>
<th>PREMIUM DUE DATE</th>
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NOTES: ____________________________________________________________

PURPOSE OF COVERAGE

Please select your main objective for obtaining life insurance coverage as well as any additional objectives that may apply.

PERSONAL: Me, my family, my estate, or their estate(s)
- SURVIVOR INCOME
- TAX DEFERRED SAVINGS
- RETIREMENT SUPPLEMENT
- LONG TERM CARE PLANNING
- ASSET DIVERSIFICATION
- ASSET VALUE HEDGE
- ESTATE LIQUIDITY
- ESTATE EQUALIZATION

BUSINESS: Business Planning, Continuity, or Succession
- BUSINESS CONTINUITY | Buy-Sell Funding
- BUSINESS CONTINUITY | Key Person Insurance
- EXECUTIVE BENEFIT

CHARITABLE: For the benefit of a charity or foundation
- ENHANCED CHARITABLE GIFTS
- ASSET REPLACEMENT
NEW POLICY SPECIFICATIONS

DESIRED DEATH BENEFIT: ________________ DURATION OF DEATH BENEFIT (enter age or circle on line below)  AGE: ________

10 YEARS  20 YEARS  30 YEARS  LIFE EXPECTANCY  AGE 100  BEYOND AGE 100

DESIRED PREMIUM: ________________ DURATION OF PREMIUM (enter age or circle on line below)  AGE: ________

1 YEAR  5 YEARS  10 YEARS  20 YEARS  LIFE EXPECTANCY  ALL YEARS

DESIRED CASH VALUE ACCUMULATION AMOUNT: ________________ AT AGE: _______ YEAR: _______

DESIRED ANNUAL POLICY DISTRIBUTION AMOUNT: ________________ START AGE: _______ END AGE: _______

DESIGN PRIORITIES

Please rank the following design elements 1-5 in order of importance to you (1 being most important, 5 being least important). For a more detailed discussion on each element, please refer to the Policy Design Determinants section.

<table>
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<tr>
<th>DESIGN ELEMENTS AND DEFINITIONS</th>
<th>RANK</th>
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<tr>
<td>SAFETY: The degree of protection over your death benefit and the equity in your policy.</td>
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<tr>
<td>FLEXIBILITY: The ability to modify your plan as needs and circumstances change.</td>
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<tr>
<td>EQUITY: The ability to accumulate accessible cash value in your policy.</td>
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<tr>
<td>CERTAINTY: The degree of confidence that policy design parameters will perform as expected.</td>
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<tr>
<td>PREMIUM LEVEL: Minimizing the out of pocket expense for coverage given your goals and design priorities.</td>
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NOTES
**SAFETY**  
*The degree of protection over your death benefit and the equity in your policy.*

The safety of a life insurance plan is determined by three areas: (1) the financial strength of the life insurance company(s) chosen; (2) diversification of the death benefit between two or more companies to reduce the risk of one carrier defaulting on its obligations; and (3) the protection cash value has from the creditors of the insurance company. Depending upon your preferences, we can include a combination of these areas or all three in your plan.

**FLEXIBILITY**  
*The ability to modify your plan as needs and circumstances change*

Certain life insurance policies allow for changes to the amount, timing, and duration of premium payments, as well as changes to the amount of coverage while you are insured. The flexibility in your policy should correspond with the level of change you anticipate in your personal circumstances over time. Flexibility in your life insurance plan can enable you to:

- Reduce premiums
- Alter timing and/or duration of premiums
- Increase or decrease your death benefit
- Access your policy benefits in the event of disability
- Alter the ways your cash value is invested
- Convert to a different product

**HOW MUCH FLEXIBILITY DO YOU NEED IN YOUR PLAN?**  
(Check box(es) above that apply)

- **High** plan flexibility, **Low** chance of change
- **High** plan flexibility, **High** chance of change
- **Low** plan flexibility, **Low** chance of change
- **Low** plan flexibility, **High** chance of change

Chance of change in personal circumstances
EQUITY | The ability to accumulate accessible cash value in your policy.

Equity in your policy functions as a tax advantaged savings account that may be accessed at your discretion. Depending upon the type of policy you have, equity may accumulate from premiums in excess of policy charges, investment returns of the insurance carrier, or investments returns from exposure to the equity markets.

WAYS EQUITY MAY BE USED:

- Increase Coverage
- Reduce Premiums
- Loan Against
- Supplement Retirement
- Support the Death Benefit
- Provide Emergency Funds

IS HAVING EQUITY IMPORTANT TO YOU?
(Check box(es) that apply)

HOW WOULD YOU LIKE YOUR EQUITY INVESTED?
(Circle one graph)

Undiversified

Diversified

CERTAINTY | The degree of confidence that policy design parameters will perform as expected.

Depending upon your unique design priorities and stated goals, we can design your policy to last a lifetime or a certain number of years. However, the actual length of your policy may be influenced by factors such as the amount and timing of premiums paid, the earnings on policy cash value, changes in policy charges, and other contractual provisions. The graph below illustrates how the inherent risk to you and the range of possible outcomes can vary based on the assumptions used in designing and managing your policy.

HOW MUCH CERTAINTY DO YOU WANT IN YOUR PLAN
(Check one box)

Conservative Design Parameters

EXAMPLES:
- Funding with higher levels of premium
- Assuming lower crediting rates
- Projecting lower equity market performance

Aggressive Design Parameters

EXAMPLES:
- Funding with lower levels of premium
- Assuming higher crediting rates
- Projecting higher equity market performance

EXAMPLES:
- Funding with higher levels of premium
- Assuming lower crediting rates
- Projecting lower equity market performance
S A F E T Y  |  *The degree of protection over your death benefit and the equity in your policy.*

The safety of your policy is measured by three areas: the financial strength of the life insurance carrier that you choose, the degree to which we include additional carriers in your plan to diversify the risk of insurance company default, and the protection your accumulated earnings have from your creditors and the creditors of the insurance company.

Would you be willing to pay a higher premium to purchase from a financially strong carrier?
- YES
- NO

Would you be willing to pay a higher premium to diversify your investment between insurance companies?
- YES
- NO

If yes to either of the above, how much more would you be willing to pay for those benefits?
- < 5% MORE
- 5-10% MORE
- 10-15% MORE
- 15-20% MORE
- >20% MORE

F L E X I B I L I T Y  |  *The ability to modify your plan as needs and circumstances change.*

Certain life insurance policies will allow for greater changes than others to the amount, timing, and duration of premium payments as well as changes to the amount of coverage while you are insured. The flexibility in your policy should correspond with the level of change you anticipate in your personal circumstances over time.

How important is it for you to have the option of altering your premium payment schedule in the future if needs or circumstances change?
- VERY IMPORTANT
- IMPORTANT
- SOMEWHAT IMPORTANT
- NOT IMPORTANT

How important is it to you to have the option of altering your death benefit in the future if needs or circumstances change?
- VERY IMPORTANT
- IMPORTANT
- SOMEWHAT IMPORTANT
- NOT IMPORTANT

Would you like to be able to direct or modify the investments inside your policy?
- YES
- NO
EQUITY | The ability to accumulate accessible cash value in your policy.

Equity in your policy functions as a tax advantaged savings account that may be accessed at your discretion to reduce future premium payments, increase coverage, borrow against, or even supplement retirement income. Depending upon the type of policy you have, equity may accumulate from premiums in excess of policy charges, investment returns of the insurance carrier, or investments returns from exposure to the equity markets.

How important is it to you that the premiums you pay go towards building equity in your policy?

- VERY IMPORTANT
- IMPORTANT
- SOMEWHAT IMPORTANT
- NOT IMPORTANT

If building equity is important to you, how might you envision using your equity in the future? (Check all that apply)

- TO INCREASE COVERAGE
- TO REDUCE FUTURE PREMIUMS
- TO SUPPLEMENT RETIREMENT
- TO RECOVER PREMIUMS
- TO USE AS AN EMERGENCY FUND
- LONG TERM CARE FUNDING
- NOT APPLICABLE

The rate at which equity accumulates depends upon the type of policy you have as well as the policy’s underlying investments. Knowing this, please choose the accumulation scenario you prefer given your goals and time horizon:

<table>
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<th>ACCUMULATION SCENARIO</th>
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<tr>
<td>My equity has the potential for modest accumulation driven primarily by the returns of bonds and mortgages and is partially held in the insurance company’s general account.</td>
</tr>
<tr>
<td>My equity has the potential for high accumulation driven by the securities market and is held in a separate account for my benefit; however, it is subject to market volatility and may experience both gains and losses.</td>
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CERTAINTY | The degree of confidence that policy design parameters will perform as expected.

Your policy may be designed initially to last a lifetime or a certain number of years depending upon your goals and the design parameters you set. However, the actual length of your policy will be determined by such factors as the amount of premiums paid, the actual earnings rates received, policy charges applied, and other contractual provisions.

Which level of assumptions would you prefer to use in your policy?

- CONSERVATIVE
- MODERATE
- AGGRESSIVE

Would you be willing to pay a higher premium that is based on conservative assumptions if that premium would be unlikely to increase in the future?

- YES
- NO

How much more would you be willing to pay to create additional certainty that your premiums will not increase and/or your benefits will not decrease?

- 0%
- 10-20%
- 20-30%
- 30-50%
- >50%
Please answer the following questions to enable us to be as accurate as possible when evaluating your life insurance opportunities.

Client 1 Name: ____________________________

Height: _______ Weight: _______

Date of Birth: ______________ Sex: ☐ M ☐ F

Do you have a personal history of any of the following conditions?

- Cancer or tumors
- Asthma, emphysema, obstructive sleep apnea, or COPD?
- Depression, Anxiety, or other mental nervous condition?
- Cardiovascular disorder, including heart attack, coronary artery disease, arrhythmia, valvular disease, heart murmur, cerebrovascular disease, stroke, or TIA?
- Diabetes, elevated blood sugar, or glucose intolerance?
- Any other health impairment or medically treated condition? If yes, please specify below.

(CLIENT 1) ____________________________________________

(CLIENT 2) ____________________________________________

Have you had any medical tests, such as a treadmill stress test, X-Ray, MRI, heart scan, sleep study, or echocardiogram?

Do you have any family history (parents or siblings) of death prior to age 60 from cardiovascular disease or cancer?

Have you used tobacco in any form within the past 10 years? If yes, please specify type and date of use below.

Are you currently taking any medications? If yes, please provide name and dosage below.

Have you had any driving infractions, including moving violations, DUI/DWI, reckless driving, or license suspensions in the last 5 years?

Have you been rated or declined for life insurance in the past?

Are you a pilot, other than for a commercial passenger airline?

Do you engage in automobile or motorcycle racing, parachuting, sky or scuba diving, hang gliding, bungee jumping or any other hazardous sport?

Do you plan to travel outside the United States within the next twelve months?

If YES was selected for any of the above, please provide details.

(CLIENT 1) ____________________________________________

(CLIENT 2) ____________________________________________