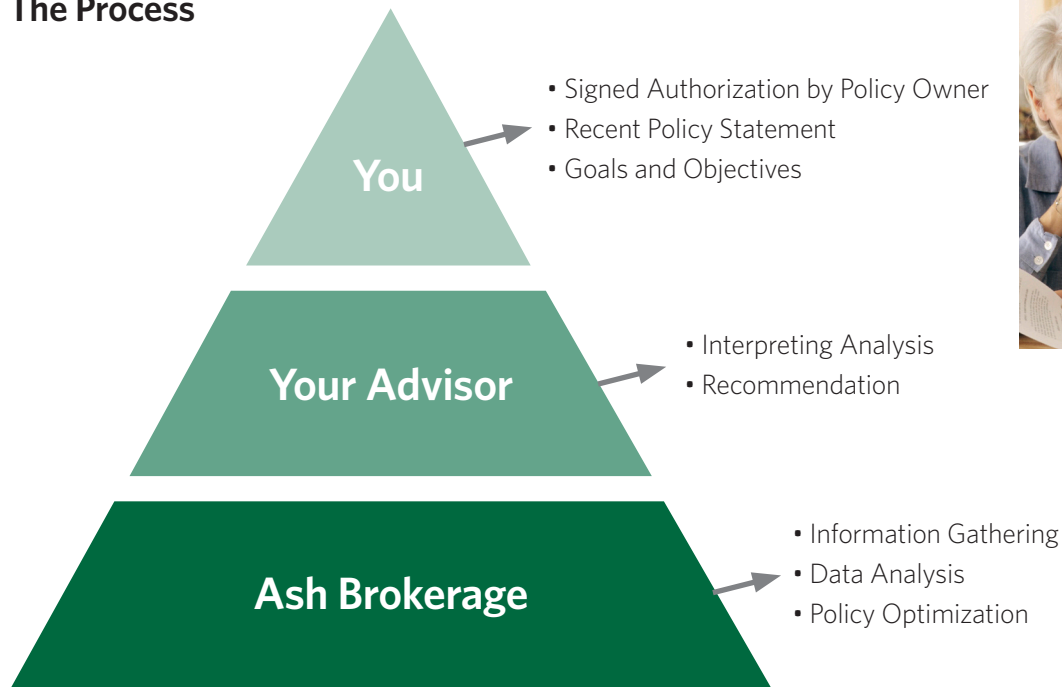


Ash Life AuditSM

A Professional Life Insurance Portfolio Analysis

The Process



Why Review My Policies?

Goal: The **best policy** for the **right reasons**

- Lower premiums
- Increased death benefit
- Long-term care coverage

Avoiding the pitfalls

- Roughly 40% of policies reviewed are projected to lapse at or before life expectancy*

70% of policies reviewed show potential for improvement**

- 30% - Current policy is optimal
- 50% - Potential for improvement with a new policy
- 20% - Potential for substantial improvement with a new policy

*Based on Ash Brokerage past reviews from 2008-2016. Life expectancy is based on 2008 Valuation Basic Table.

**Potential for improvement determined by Ash Brokerage based on past reviews



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Ash Life AuditSM Pre-Screening Questionnaire

Not an application for life insurance. This questionnaire is used exclusively to gather specific information on a proposed insured's medical history, goals and objectives.

Date: _____

Goals and Objectives

_____ Family Protection/Income Replacement _____ Cash Accumulation _____ Multi-Use (LTC Benefit)
_____ Estate/Inheritance Planning _____ Business Planning _____ Retirement Income

Desired Outcome of Review:

Less Premium - or - More Coverage Desired Coverage Amount: _____
 Higher Premium - or - Pay Longer Desired Payment Duration: _____

Long Term Care:

Do you currently own long-term care coverage? _____

Are you concerned about future long-term care expenses? _____

Additional Goals: _____

Preliminary Underwriting

Tobacco

Do you currently use any tobacco products? Yes No

If "Yes", what type and how often: _____

Build

Height: _____ Weight: _____

Medical Impairments

Have you been treated for any of the following?

_____ Diabetes _____ Cancer _____ Heart _____ Sleep Apnea

Please provide any details: _____

Please list all medications: _____

Non-Medical Underwriting

Driving: How many moving violations have you received in the past three years? _____

Family History: Have you had a parent or sibling pass away prior to age 65? Yes No

If yes, please provide details: _____

Hazardous Activities: Aviation SCUBA Other: _____

Optional Medical Discovery Call

Do you wish to do a free medical discovery call for a more accurate preliminary underwriting review? Yes No

