



54 Broad Street, Suite 303
Red Bank, NJ 07701
(P) 732.842.2700
(F) 888.842.0155

ILLUSTRATION REQUEST FORM

Date: _____

To: **The CFS General Agency**
Bruce N. Haydu, CFP & Frederick C. Veit, Esq., CFP

In order for CFS to process the case design requested please do your best to ensure that all information being requested is provided, as incomplete forms will not be processed.

Case reference (client- first & last name- MUST HAVE) _____ Spouse Name _____

CFS Agent/Associate Name _____

GA name _____

Broker Dealer (if applicable): _____

Net death benefit desired (after loan repayment) \$ _____

Purpose of Insurance (*Circle one*) Estate Planning Buy-Sell Key-man Charitable Legacy

Net Worth (\$10 million minimum required) \$ _____

State of Trust (List all States you own property) _____

State of Client's primary residence _____

Policy Type? Single or Survivorship _____

Yearly gift exclusions available (*number of children*): _____

Insured's Date of Birth: Client: _____ Spouse: _____

Estimated Health Rating: (Excellent, Good, Fair, Poor) Client: _____ Spouse: _____

Details on case design - **IMPORTANT**

Estimate out-of-pocket premiums if client purchases insurance outright? (CFS only) _____

Show client's asset make up to assess their collateral tolerance, i.e., real estate, liquid assets, etc.?

- Cash Equivalents _____
- Exchange listed stocks _____
- Mutual Funds _____
- Bonds _____
- Real estate (other than residence) _____
- Bank Line of Credit _____
- Life Insurance (**In-force/cash values**) _____
- Other _____



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Premium Financed Life Insurance Terms and Conditions Statement of Understanding

The CFS General Agency (CFS), owned by Bruce N. Haydu, CFP and Frederick C. Veit, Esq., CFP, are authorized subject matter experts for **ABIL™ (Asset Backed Insurance Lending Strategies)**. These programs are specialized premium financed life insurance programs offering profound benefits to those individuals who can qualify and are comfortable with the program's terms. Due to the fact that so much intense work has gone into the development of this program and additional hours must be devoted to creating client case design proposals, CFS seeks out only those clients and their professional advisors who are willing to take the time to understand the nuances of the plan. It is therefore imperative that prospective clients include their CPA and/or Attorney early in the evaluation process, in order to help determine applicability.

CFS will customize personal insurance illustrations and asset backed insurance lending collateral analysis spread sheets for the client who is seriously interested in the program. This exercise will take between 6 and 8 hours. Therefore, this service will only be provided under the condition that the client and the client's advisors agree in advance to participate in a follow-up CFS sponsored conference call! During the conference call, the analysis spread sheets will be reviewed and a "Comparison of Client Collateral Exposure vs. Paying Out of Pocket" proposal will be carefully examined and all questions pertaining to the plan will be answered.

CFS is committed to excellence and integrity. We believe that the most discerning client expects and deserves accurate information to make an informed business decision. We are serious about our fiduciary responsibilities and want to work with clients and their advisors who are equally serious about considering our services.

Agreed to:

Client Signature

Client Name

Date: _____