

Documents Needed by Policy Type

Prefer Harbor Life to gather documents? Send them this link: [Harbor Life Brokerage Application](#)

Term Policies

NON-CONVERTIBLE TERM POLICES

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| <ul style="list-style-type: none">■ Premium schedule to maturity | <ul style="list-style-type: none">■ Additional documents:<ul style="list-style-type: none">□ Verification of Coverage□ Premium history report□ Copy of the policy |
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CONVERTIBLE TERM POLICES

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| <ul style="list-style-type: none">■ Universal life conversion illustration with the following parameters:<ul style="list-style-type: none">□ Minimum premium needed to maintain a level death benefit to age 105□ Minimum cash value at age 105□ Lapse at age 106■ If the policy is convertible to an Indexed or Variable life policy, illustration with the following parameters:<ul style="list-style-type: none">□ Minimum premium needed to maintain a level death benefit to age 105□ Minimum cash value at age 105□ Lapse at age 106□ Default interest rate on Indexed policies or an interest rate not to exceed 6% on Variable policies■ If an age change will occur within 90 days, please send conversion illustrations for the current age and the next age. | <ul style="list-style-type: none">■ Additional documents:<ul style="list-style-type: none">□ Verification of Coverage□ Premium history report□ Copy of the policy |
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GUARANTEED UNIVERSAL LIFE (policies with No-Lapse Guarantee features)

- Illustration 1 with the following parameters:
 - Minimum premium needed to maintain a level death benefit to age 105
 - Minimum cash value at age 105
 - Lapse at age 106
 - Illustration 2 with the following parameters:
 - No premium payments until the policy is about to lapse, followed by the minimum premium required to maintain the policy to age 105
 - Minimum cash value at age 105
 - Lapse at age 106
- Additional documents:
 - Verification of Coverage
 - Annual Statement
 - Premium history report
 - Copy of the policy

STANDARD OR CURRENT ASSUMPTION UNIVERSAL LIFE

- Illustration with the following parameters:
 - Minimum premium needed to maintain a level death benefit to age 105
 - Minimum cash value at age 105
 - Lapse at age 106
- Additional documents:
 - Verification of Coverage
 - Annual Statement
 - Premium history report
 - Copy of the policy

ANY UNIVERSAL LIFE POLICY WITH AN OUTSTANDING LOAN

- Illustration 1 with the following parameters:
 - Annualized loan interest repaid in cash while maintaining a level loan balance
 - Minimum premium needed to maintain a level death benefit to age 105
 - Minimum cash value at age 105
 - Lapse at age 106
 - Illustration 2 with the following parameters:
 - Immediate loan payoff
 - Minimum premium needed to maintain a level death benefit to age 105
 - Minimum cash value at age 105
 - Lapse at age 106
- Additional documents:
 - Verification of Coverage
 - Annual Statement
 - Premium history report
 - Copy of the policy

ANY INDEXED OR VARIABLE LIFE POLICIES

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| <ul style="list-style-type: none">■ Illustration with the following parameters:<ul style="list-style-type: none">□ Minimum premium needed to maintain a level death benefit to age 105□ Minimum cash value at age 105□ Lapse at age 106□ Default interest rate on Indexed policies or an interest rate not to exceed 6% on Variable policies | <ul style="list-style-type: none">■ Additional documents:<ul style="list-style-type: none">□ Verification of Coverage□ Annual Statement□ Premium history report□ Copy of the policy |
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Whole Life Policies

PAID-UP WHOLE LIFE POLICIES

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| <ul style="list-style-type: none">■ Illustration with the following parameters:<ul style="list-style-type: none">□ If the policy contains a loan, all loans paid off with out-of-pocket funds not□ policy cash value□ All dividends used to purchase paid-up additions | <ul style="list-style-type: none">■ Additional documents:<ul style="list-style-type: none">□ Verification of Coverage or policy summary listing:<ul style="list-style-type: none">• Cost basis• Current cash value• Current death benefit• Current outstanding loan balance□ Annual Statement |
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NON-PAID-UP WHOLE LIFE POLICIES

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| <ul style="list-style-type: none">■ Illustration 1 with the following parameters:<ul style="list-style-type: none">□ If the policy contains a loan, all loans paid off with out-of-pocket funds not policy cash value□ Continuing to pay all premiums as scheduled based on an annual premium mode with out-of-pocket funds□ All dividends used to purchase paid-up additions■ Illustration 2 with the following parameters:<ul style="list-style-type: none">□ All loans paid off with out-of-pocket funds, not policy cash value□ Reduce the death benefit to the point that no additional premiums are necessary□ No future premiums paid (no premium offset)□ Future dividends used to purchase paid-up additions | <ul style="list-style-type: none">■ Additional documents:<ul style="list-style-type: none">□ Verification of Coverage or policy summary listing:<ul style="list-style-type: none">• Cost basis• Current cash value• Current death benefit• Current outstanding loan balance□ Annual Statement |
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