

Agent Checklist

The Following Documents should be completed and retained for your client files.

The DOL States that the Recommendation must be in the client's Best Interest at the time of the recommendation. As such the list of documents below will help you demonstrate that when working with your client, you obtained the relevant information to enable you to make a recommendation for your client and the documents will also help demonstrate the process you used.

It is recommended that you use the same process for all clients.

You must maintain your client files for 6 years.

1. _____ Fact Find
2. _____ Analysis
3. _____ Solution / Product Recommendation – This would be any product selection tool output you have
4. _____ Product Illustration
5. _____ Product Application
6. _____ 84-24 Disclosure
7. _____ Agent Attestation (Optional)
8. _____ Copies of any Carrier specific forms

You may want to print a copy of this checklist and keep it in the files as well.