

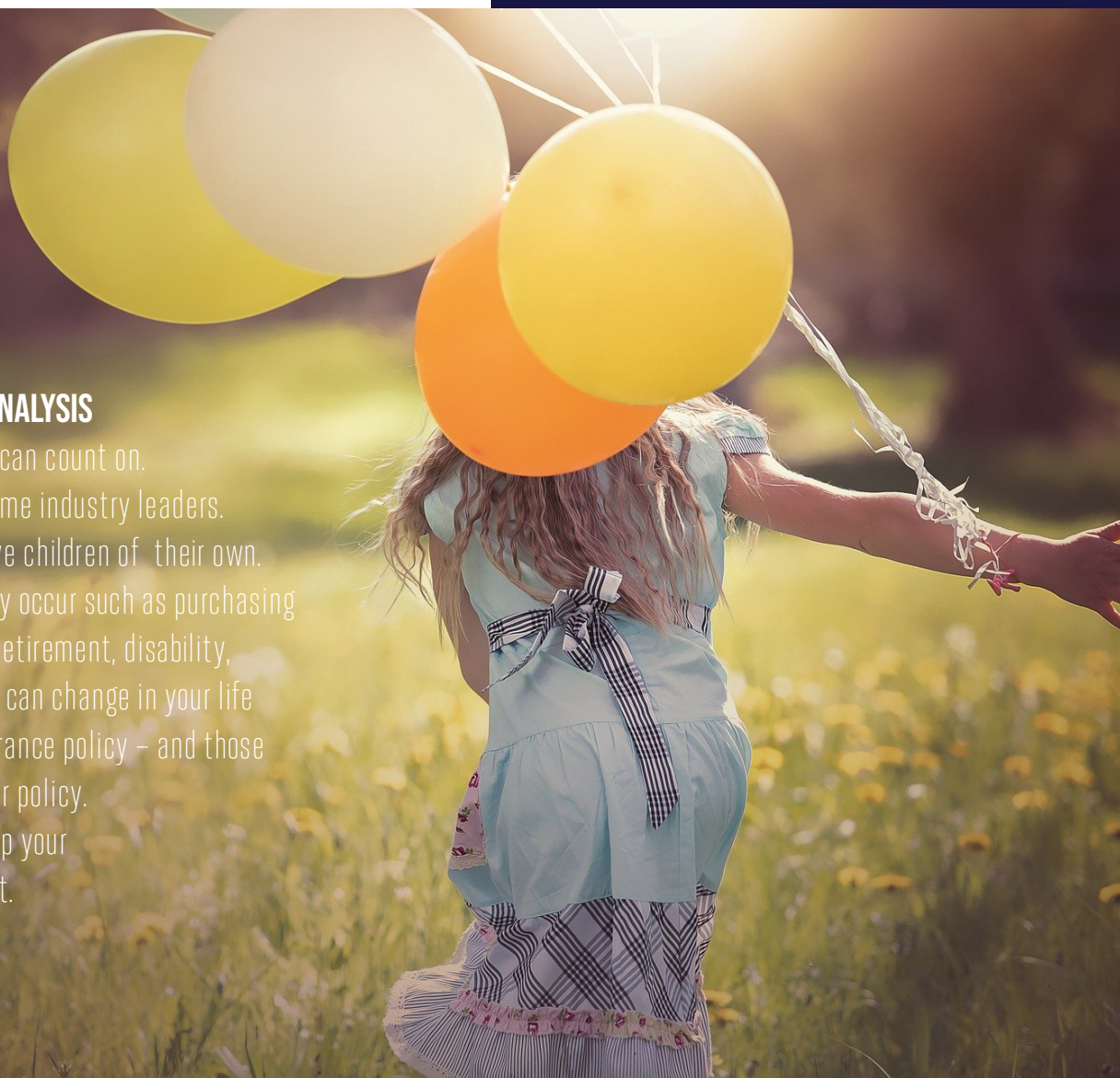
YOUR
LOGO
HERE

PERSONALLY OWNED LIFE INSURANCE

UPDATE YOUR NEEDS ANALYSIS

Change is one thing you can count on. Business start-ups become industry leaders. Children grow up and have children of their own. Life changing events may occur such as purchasing a home, college tuition, retirement, disability, divorce and death. A lot can change in your life after you buy a life insurance policy – and those changes can impact your policy.

POLICY REVIEW helps keep your financial strategy intact.



HAS YOUR LIFE'S PLAN CHANGED?

POLICY REVIEW

is a consumer-driven process focused on evaluating the performance of your permanent life insurance policy and comparing it against the best products available in the marketplace.

A BENEFIT WE PROVIDE AT NO COST TO YOU.

Your permanent life insurance policy is a financial instrument funded with specific performance expectations based on your goals and objectives. Cash accumulation for retirement. Survivor income for your family. Death benefit protection for your estate plan. Have you compared your policy's actual results with your original expectations?

If not, you may be in for quite a shock. Your policy may be at risk and as a result could lapse causing adverse tax consequences. Your beneficiary may not receive the expected death benefit.

Many cash value policies today are impacted by the change in the interest rate conditions. It is not a secret that we have experienced a dramatic decline in interest rates over the past 30 years. These declining interest rates and vulnerable markets have placed many policies in jeopardy of lapsing.

POLICY REVIEW is a comprehensive analysis that was developed to address the ever-changing economic conditions in the insurance marketplace. Although we have continued to experience a low interest rate environment, the life insurance industry has responded with some of the best priced, most competitive products available in the marketplace.

The **POLICY REVIEW** program gives you an understanding of actual policy performance with an emphasis on maximizing value.

• STEP 1

Performance Evaluation

Analyze your policy to confirm your goals and objectives are in alignment with your expectations of premium funding and policy performance.

• STEP 2

Market Survey

Optimize your policy through research and comparison to determine if you can reduce your premiums, increase your death benefit, enhance cash accumulation, extend the duration of the contract, or add a new feature to your policy.

• STEP 3

Solution

Recommend changes to your current policy that meet your goals and expectations.

THE RESULTING POLICY REVIEW REPORT PROVIDES THE ANALYSIS YOU NEED TO MAKE INFORMED DECISIONS ABOUT YOUR LIFE INSURANCE POLICY.

CONTACT US TODAY TO RECEIVE YOUR COMPLIMENTARY POLICY REVIEW REPORT.