



POLICY REVIEW

Reasons for a Life Insurance Review

The purpose of a life insurance review is to analyze and evaluate your current needs to determine if your current policies are appropriately maintained and coverage is adequately covered by your existing life insurance portfolio.

Changing Priorities - Do you have any interest in any of the following?			
Yes	No	Not Sure	Potential New Coverage Options
			One policy with Death Benefit and LTC / Chronic Illness Coverage
			Potentially lower outlay for the same amount of coverage
			No outlay for a similar amount of coverage
			Options for saving additional money for retirement

Personal Needs - Have you had any of the following since your policy was issued?			
Yes	No	Not Sure	Situation
			Change in marital status - Married / Divorced / Remarried
			Purchase of a new home
			Become a parent or grandparent
			Change in employment status or benefits / Been promoted
			Providing care or financial support for a family member
			Started a business or sold one and retired
			Have small business loans
			Significant change in asset values or net worth
			Is your current policy under funded?

If you answer “Yes” to any of the questions above, you may want to consider reviewing your policy

Changing Needs - Have you had any of the following since your policy was issued?			
Yes	No	Not Sure	Situation
			Policy Review in the last 3-5 years
			Change in Health or Lifestyle / Improved Health
			Recent Inheritance
			Does the current policy meet your needs?
			Is your current policy performing as well as you expected it to?
			Is the beneficiary designation appropriate?
			Is the policy ownership appropriate?
			Does your policy have death benefit guarantees?

If you answer “No” to any of the questions above, you may want to consider reviewing your policy

Other Reasons to consider a Policy Review

- Increasing or Excessive Premiums
- Interest Rate Fluctuations
- A Change in Carrier Ratings
- New Products & Product Features / Riders
- Improved Pricing and Underwriting



Any guarantees offered by life insurance products are subject to the claims-paying ability of the issuing insurance company. Riders may be available for an additional cost. There are considerable issues that need to be considered before replacing life insurance such as, but not limited to; commissions, fees, expenses, surrender charges, premiums, and new contestability period. There may also be unfavorable tax consequences caused by surrendering an existing policy, such as a potential tax on outstanding policy loans. Please discuss your situation with your financial advisor.

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