

The Importance of Reviewing Your Current Life Insurance Policy

When you purchase a permanent life insurance policy, you are purchasing a financial vehicle that is designed to last a lifetime. Yet a policy is often tucked away and forgotten, with no thought to evaluating ongoing performance.

This is unfortunate.

A permanent life insurance policy is unlike any other financial vehicle. It has an investment component with an underlying cost structure based on health assumptions. And the strength of the policy relies on many variables that are constantly changing.

Our **Policy Review Service** allows you to review your current policy to determine if it is performing as expected.

Policy Review Service Highlights

Our **Policy Review Service** provides an in-depth analysis of the present condition of the existing life insurance policy in an easy-to-read format.

- You will receive valuable information on the financial condition of your life insurance company today. Current ratings from the top three insurance company rating services.
- Receive up to date illustrations showing the company projections of the performance of *your* policy using the current interest rate, current cash values and cost factors that apply today and expected in the future.
- Recommendations to restore unacceptable future performance with premium or benefit amount adjustments with the current company.
- Help to update ownership and/or beneficiary changes.
- Market review to compare your policy to other newer products available if appropriate.
- Objective recommendations on changes to make if any.

This service has a fee of \$250 for the first three policies reviewed and \$100 per additional policy.