



**RCHRISTIAN FINANCIAL CONSULTANTS, LLC**  
*"THE CLIENTS FIDUCIARY"*

### **Fiduciary Life insurance Policy Review Service**

This service is intended to be totally objective based on the client's current life insurance policy(ies). The purpose of the review is to determine reasonable future performance, company financial stability, affordability, client insurance needs, and market comparability are in line with current expectations and need. The underperformance of various life policies is well known, often leaving the client in the lurch several years in the future with no recourse but to lapse the policy and lose all benefits. The introduction of Universal (UL) and Variable Universal Life (VUL) policies from the mid 1980's to the early 2000's shifted performance or financial risk previously managed by the issuing company of permanent cash value insurance and was backed by solid insurance company guarantees found in traditional Whole Life (WL) policies, to the insured policy owner. That is to say, the previous WL policy was a buy and forget it policy, just pay the premiums on time. These newer products have great flexibility and potentially superior performance and some with new innovative living benefits for critical and chronic illness, unemployment and terminal illness, but must be maintained and managed in order to realize the financial benefits. Sadly, the life insurance industry has also shifted the service and management onto the insured policy owner. This responsibility was previously the duty of the company agent and while there are still some such professionals in the market place, many more have become independent agents, trading the company backing and limited product selection and underwriting for self-employment acting as a broker with numerous companies and products. This business model while good for the client offering great selection from the product standpoint, it also limits the servicing of products. The policy owner rarely reviews her own policy with any depth of academic understanding and the result is numerous people with the expectation that a permanent, cash value policy that will stay until old age and the insured's death, are at risk of discovering that the policy might lapse well before her death.

This service charges a fee to remain objective without any implication of a sales strategy or commission inducement in our recommendations. Please see the process below to consider using this service now or in the future.

Investment Advisory products and services are offered by RChristian Financial Consultants, LLC, an Investment Advisory firm in Athens, Georgia. RChristian Financial Consultants is registered with the Georgia Securities Division. For additional information regarding products or services, you may contact a firm representative at 706-546-5888.



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**Step One-** Submit: 1- a current annual statement from the policy(ies) in question. Max three policies per contract. 2-Sign an authorization form to allow RChristianFinancial Consultants, LLC, and Randy Christian, ChFC, to access policy information from the insurance company. This authorization specifically excludes making any changes of any sort. 3- Sign a privacy policy release form. 4) Fill out a brief questionnaire and engagement letter. We will then prepare the information and a report that details: a) the company rating, b) the company’s projections of future performance under the current interest rate, expenses, and premium payment assumptions, c) current ownership and beneficiary arrangements.

**Step Two-** Meet with the client to review the information. The result will be one of three situations: 1) all is well and no changes should be made. This will provide peace of mind that your program is performing as desired and expected. Come back in a couple of years and review again. 2) The company is sound but there are some concerns as to future performance of the policy design requiring the policy to be “tweaked”, such as: a) increase the premium, b) reduce the death benefit, c) a combination of both. This is often the best solution since no new medical underwriting is required. We will assist in this process to service/update the policy then, review again in a couple of years.

If there is no more to be done the fee is due at this time.

3) The policy and or company are not performing well and tweaking will not correct the situation, insurance is still needed, replacement to a better company or product is the best move. Move to **Step Three**



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**Step Three**-Consider replacement. Before replacement can be implemented there are a number of considerations: 1) medical history of the insured(s), 2) Affordability, 3) transferable cash values available to facilitate, and 4) review of your life insurance goals and needs.

If replacement is the right step and insurability and financial viability are evident, then a market survey based on client's defined goals and objectives to find the best coverage from a top rated company is done and a third meeting is held to determine the best choice. If in agreement with the viable options and one is selected, we implement and apply for the new policy, keeping the old policy in force until new coverage is approved and placed.

Once the new policy is in place, we continue to service the policy on an annual basis at no charge.

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