

HAVE YOUR LIFE PLANS 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?

Many cash value policies today are impacted by the change in the interest rate conditions. We have experienced a dramatic decline in interest rates over the past 30 years. These declining interest rates and vulnerable markets may have placed many policies in jeopardy of lapsing.

POLICY REVIEW

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.

The Policy Review program gives you an understanding of actual policy performance with an emphasis on maximizing value.

SPEAK TO YOUR FINANCIAL PROFESSIONAL ABOUT A FREE POLICY REVIEW.

Subjecting your life insurance portfolio to a formal Policy Review is an important, financially sound practice.

STEP 1: POLICY REVIEW

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.