

HOW A LIFE INSURANCE AUDIT WORKS

A life insurance audit is simple, it won't cost you anything, takes little of your time, and there is no obligation to act on the findings. During this audit an insurance professional will:

- Identify any problems or areas for improvements.
- Discuss optional alternatives after a review of all information.
- Implement solutions, as appropriate.
- Ensure ownership and beneficiary information is accurate and up-to-date.

Contact us to schedule your life insurance audit with an insurance professional, or we will contact you to schedule an appointment.

HERE TO MEET YOUR FINANCIAL NEEDS

While we have always strived to provide - and will continue to provide - our valued clients with excellent services, we have now positioned our firm to offer access to objective, independent financial advice through Nobile Hinchey Private Wealth Management and Cadaret, Grant & Co., in a broader range of areas including:

Personal and Family Wealth Management Needs

- Investment planning
- Asset allocation strategies
- Comprehensive financial plans
- Retirement plans & income distribution strategies
- Charitable giving strategies
- Education funding strategies
- Insurance & Estate planning
- Qualified retirement plans

Business Planning Needs

- Business continuation strategies
- Executive compensation strategies

Your CPA is the coordinator for your team of financial professionals which may include a licensed insurance professional, an attorney and a financial advisor. These individuals bring expertise in their area for insurance needs, investment planning and legal matters such as trusts. The CPA is your tax professional.

Securities by Licensed Individuals Offered Through Cadaret, Grant & Co. A Registered Broker/Dealer Member FINRA, SIPC Advisory Services Offered Through Cadaret, Grant & Co.. A SEC Registered Investment Advisory Firm

Not affiliated with Nobile Hinchey Private Wealth Management or Co-Source Practical Alliance (CPA2).

Cadaret, Grant & Co. does not provide tax or legal advice.

YOUR BUSINESS HAS BEEN SELECTED FOR AN AUDIT

An audit from your financial team - not the IRS - that won't cost you anything and may greatly benefit you and your family.

AN AUDIT..

The word inevitably evokes fear in your mind. But here's an audit you don't need to be afraid of - a life insurance audit with an insurance professional.

As your CPA firm, we believe that we have a professional responsibility to help you make informed decisions about your financial future. We think the first step in fulfilling this obligation is to offer an opportunity to review your life insurance coverage to ensure you are getting the most from your insurance dollars. If you don't have life insurance, we recommend you have an open discussion with a financial professional on the value of employing life insurance protection.

WHY NOW?

It is common knowledge that people are living longer today. But we have discovered that most of our clients are unaware that life expectancy projections (known as mortality tables) have recently been updated for the first time since 1980, which has a significant impact on how life insurance policies are priced. Lower mortality costs combined with broader underwriting standards may allow you to upgrade your current life insurance policy with more cost-effective coverage.

While most people may have life insurance, they rarely have their coverage reviewed or updated. As a result, it's possible that:

- You are paying too much for life insurance.
- You are not getting enough benefit for the premium you pay.
- Your life insurance policy is not properly structured.
- You don't have enough life insurance coverage.
- There are additional benefits that may now be available.

OPTIMIZE YOUR LIFE INSURANCE

We have come to the conclusion that our clients are getting good advice, but not great advice about financial and insurance strategies. The life insurance audit is a key step in providing great advice so you can optimize your financial situation.

The goal of this audit is to help people significantly improve their life insurance portfolio and help ensure financial security for their loved ones.

And here's another bonus" An updated life insurance policy could include provisions that permit access to the death benefit prior to death to:

- Help pay for nursing home and/or home health care costs.
- Help fund a better-quality end of life if the insured becomes terminally ill.

EXAMPLES: BEFORE AND AFTER

<i>Male Age 41</i>	BEFORE	AFTER*
Insurance:	\$500,000	\$600,000
Payments:	\$3,084	\$3,084
Guaranteed:	Age 70	Age 100

<i>Male Age 56</i>	BEFORE	AFTER*
Insurance:	\$2,000,000	\$2,500,000
Payments:	\$20,000	\$20,000
Guaranteed:	Age 82	Age 97

<i>Male Age 69</i>	BEFORE	AFTER*
Insurance:	\$1,500,000	\$1,500,000
Payments:	\$30,000	\$26,000
Guaranteed:	Age 74	Age 92

<i>Male Age 77</i>	BEFORE	AFTER*
Insurance:	\$490,290	\$760,000
Payments:	\$0	\$0
Guaranteed:	Age 100	Age 100

*You will notice that each example offers a combination of longer guarantees, less expensive premiums, and/or more life insurance.

Though these scenarios represent actual cases, they are used for illustrative purposes only. Results may vary depending on qualifications that must be met. You should never cancel existing life insurance coverage without first completing this type of review and receiving an offer of new coverage at a favorable underwriting classification. Discuss your options with an insurance or financial professional.