



Policy Reviews



**Your life is
always changing.**

**Make sure
your insurance
keeps up.**

When is the last time you spoke with your financial professional about life insurance? Probably when you purchased your policy — several years ago.

Take a moment to think about the issues you discussed in determining the type and amount of coverage you needed — and how many of those issues have changed since then.

- **Has your marital status changed?**
- **Have your children graduated college and moved out on their own?**
- **Have you purchased a new home or paid off a mortgage?**
- **Have you started a business — or sold one?**
- **Has a promotion or job change altered your income situation?**
- **Have there been changes in the tax laws that apply to you?**
- **Have you received an inheritance?**
- **Have you acquired assets (such as real estate) that have increased your financial worth?**

**If you answered “YES”
to one or more of the questions
above, it’s time to sit down
with your financial professional
and see if your coverage is still
working for you.**

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Your life doesn't stand still.

Neither should your coverage.

How a Policy Review Works

A policy review is actually a very simple process. You'll sit down with your financial professional and put together an accurate picture of your current personal and financial situation — much like you did when you first bought the policy.

Then you'll look at your current coverage with the following questions in mind:

- **Is the death benefit amount in line with your current situation?**
Life events and changing homes, reducing or increasing mortgage sizes could mean more or less coverage is needed.
- **Is the product type the best option for you right now?**
For example, you may have term policy because of the lower premiums, it might be time to look at converting it to a permanent policy.
- **Is your beneficiary designation still accurate?**
- **How has the policy been performing?**
Take a look and see if your choices are still aligned with your objectives and your risk tolerance.
- **Is the product still competitive based on today's standards?**
Changes to product designs, interest rates and lifestyles have helped to reduce prices in recent years. Your financial professional can discuss the benefits and limitations of both your current coverage and new products to help decide what steps (if any) are appropriate.

This brief but thorough process will provide you and your financial professional with all the information required to bring your coverage up to date with your needs.

Benefits of a Policy Review

Most people like to know if they are on track with their life insurance coverage and periodic reviews can provide that insight. Even though such a review might appear to be unnecessary at the time, most clients are quick to recognize the benefits it yields, including:

- The reassurance that their insurance coverage is in line with their family's needs.
- The assurance that their tax-advantaged planning is in line with the current environment.
- The opportunity to look at their entire financial situation, which could uncover other changes they may want to think about.

If it's been a few years since you've thought about your life insurance coverage, call your financial professional today to set up an appointment.



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