LIFE INSURANCE IS ONE OF THE MOST IMPORTANT FINANCIAL PLANNING INSTRUMENTS YOU OWN

ARE YOU CERTAIN YOUR CURRENT POLICY IS THE BEST POSSIBLE SOLUTION AVAILABLE?

Imagine that you own

an extremely complex financial planning instrument, and have no tools to measure its effectiveness, determine if it is working properly, or benchmark the performance against other opportunities in a rapidly changing financial services economy.

Further, imagine that the instrument is so valuable that your family may have to depend upon it to live, educate, pay your debts, complete your business obligations, and create a legacy upon your premature death.

That seemingly complex instrument is Life Insurance. When properly designed, it has the ability not only to assure a lifestyle, but it can also become one of your most sizable assets and create supplemental retirement income. This is in addition to the tax advantage of the cash accumulation and death benefit.

With over 3,000 insurance companies, thousands of licensed agents, and seemingly endless plan types and policies, it is no wonder that many people have little understanding of the complexities and mechanics of how their policies work.

We have taken years of experience and developed a process called:

The Life Insurance Audit™

The Life Insurance Audit is a proven, objective system that ensures clients have the best possible insurance solution available in the market today.

The Life Insurance Audit is a process that helps professionals analyze and measure the effectiveness of their life insurance plans, evaluate current and future projections of performance, determine if a current assessment of the client's health can help to improve their position, or validate a purchase made as 'sound'.

Please read on to see our methodology.

REALFINANCIAL

WHY ARE OVER 50% OF CURRENT POLICIES NOT THE BEST POSSIBLE SOLUTION AVAILABLE IN THE MARKET TODAY?

For many families and business entities, life insurance provides confidence, assures lifestyles, and offers liquidity for heirs at exactly the right time, when cash is most needed. The tax advantages of the death benefit and cash values make this product a cornerstone of almost every financial plan.

Although it is typically one of the top assets within most financial statements, most policies are seldom evaluated, assessed, or reviewed in a comprehensive manner that reflects the changing needs of each client.

The life insurance industry, like most others, continues to evolve dynamically, creating new products and offerings, impacting the pricing, design, and underwriting on an almost monthly basis.

Additionally, people are living longer. (That's good!) Many experience lifestyle and health changes. These factors impact the pricing and objectives of life insurance planning, and insurers are viewing them more favorably than in the past.

We have taken our years of experience to create a unique process that ensures our clients have the best possible life insurance solution available in the market today.

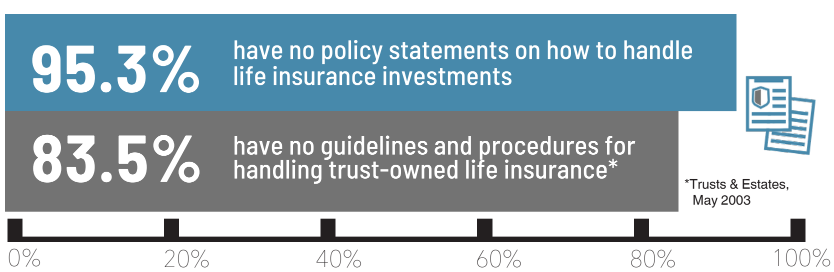
The Life Insurance Audit™

THINGS CHANGE:

The average cost of long-term care in the United States in 2017:

- Interest and dividend crediting rates have changed. Reductions in interest crediting rates and/or dividend rates have caused many in-force contracts to underperform when compared to original projections (i.e., the policy performance may not meet expectations).
- Underwriting philosophies have changed. Changes in insurance carrier medical risk and lifestyle assessment can result in improvements in risk classification and reduce possible excessive cost of insurance charges.
- People are living longer. The increase in life expectancy has resulted in the potential for the cost of many policies to be uncompetitive or the potential for improvement.
- Interest and dividend crediting rates have changed. Reductions in interest crediting rates and/or dividend rates have caused many in-force contracts to underperform when compared to original projections (i.e., the policy performance may not meet expectations).
- The insurance industry structure has changed. The industry's continuous development of new and innovative product solutions, combined with the widespread corporate mergers, acquisitions, and demutualization of insurers, requires careful evaluation of each carrier's offerings and financial stability.

FACTS: OF 297 BANKERS, ATTORNEYS AND ACCOUNTANTS SURVEYED...

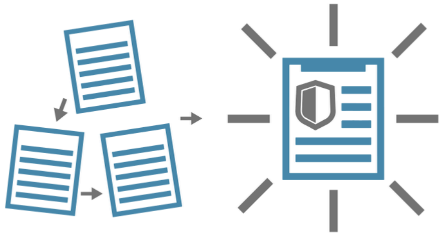


*Trusts & Estates, May 2003

Due to substantial product and underwriting improvements, many in-force life life insurance contracts may no longer provide the most efficient solution.

HOW DOES THE AUDIT PROCESS WORK?

- A performance review of the existing policy is conducted.
- A medical risk assessment of the policy and the client is reviewed, and a determination is made as to whether or not there is a potential for improvement. If improvement is possible, we determine which life insurance companies will provide the improvement.
- A review of the current product and planning tactics is used to determine if they are in alignment with the goals and objectives. We ask, "Is there a newer product and/or planning strategy available that enables us to achieve the client's goals more efficiently?"
- An evaluation of the current insurance company's financial stability and an objective review of the carrier's financials are provided.
- The combination of audit elements is then used to develop a recommendation to either ensure a purchase and maintain the current policy or move to a more optimal solution.



CURRENT MEDICAL PROFILE

To assist in the evaluation of solutions that are available in today's market and determine how your policy compares to current offerings, please provide answers to the following:

Name: ______________________________ Date of birth: ______________

Height: ______________ Weight: ______________ ☐ Male ☐ Female

Do you currently use tobacco in any form (e.g. cigarettes, cigars, chewing tobacco, etc.)? ☐ Yes ☐ No

If no longer using tobacco in any form, when did you quit? ______________________

Why did you buy this policy? (check all that apply) ☐ Family Protection ☐ Cash Accumulation ☐ Death Benefit ☐ Retirement Supplement ☐ Business Needs ☐ Estate Planning

When was the last time you reviewed? ☐ Within the last year ☐ 1-2 years ☐ Over 2 years

Describe your overall health compared to when you bought this policy ☐ Better ☐ Worse ☐ Same

Disclaimer: Life insurance contracts are complex financial instruments and should be reviewed periodically. The replacement of any product should be done only after a complete and thorough analysis of all factors. The Life Insurance Audit is designed to provide our clients with the information needed to make informed decisions regarding their life insurance contracts, and policy replacement is not the foundation of our process.

AUTHORIZATION TO OBTAIN INFORMATION

TO: Current Life Insurance Carrier (Name and Address)

Name: ______________________________

Address: ______________________________

City/State/Zip Code: ______________________________

RE: Insured Name: ______________________________

Policy Number: ____________________ Date of Birth: ____________________

Please accept this letter, or photostatic copy, as authorization to disclose and obtain information from the following parties, and policy information as detailed below:

AUTHORIZED PARTY: Real Financial

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Request For:
- Most recent annual report of values
- "In-force ledger illustration" based upon the following assumptions:

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Printed name of policy owner: ______________________________

Tax ID number of policy owner: ______________________________

Signarture of policy owner: ____________________ Date: ____________

All client inquiries and information are held in strict confidence.

The Life Insurance Audit™ was created by CSI principals Martin Levy, CLU/RHU, and Scott Zimmerman. The process was founded utilizing over 30 years of collective experience in analyzing insurance contracts for professionals and business owners. Marty, Scott, and their team of experienced and credentialed professionals use their experience in marketing, underwriting, products, and risk management to help clients focus on their best opportunities, eliminate dangers, and create plans and paths through which they can achieve their financial goals.

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If you would like more information about our programs, please contact us.

License #: ____________