

## The Value of a Life Insurance Review

Just as it is imprudent to hold an investment without reviewing it periodically, the same is true for life insurance.

- How many years has it been since you looked at this part of your financial plan?
- Did you put your policy in a drawer and forget the details?
- When will your policy end?
- What will your future premiums be?
- Did you remember to change your beneficiary after your last child?
- Did you buy the right coverage for your goals?
- Have your goals changed?



These are all questions that can be answered during a life insurance review.

## Benefits of a Review

- Confidence knowing your coverage is current and will accomplish its intended purpose
- Early warning of potential concerns regarding the future viability of your coverage
- Confirmation of having the proper beneficiary arrangement
- Identify adjustments to keep your program on track with current goals
- Compare your policy to current options, benefits and pricing

## Our Review Process

- **L**earn why you bought your coverage and what you intend for it to accomplish
- **O**btain relevant information to evaluate your insurance plan
- **V**erify policy is properly structured with correct beneficiary arrangement
- **E**valuate how your policy fits into your overall plan

## Your Next Step

- Gather pertinent information regarding your existing coverage – see reverse side

# Life Insurance Review

To start the review process, please complete as much information as you can on each policy or submit a copy of your most recent annual policy statement to our office.

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Insurance Company \_\_\_\_\_

Policy # \_\_\_\_\_

Policy Issue Date \_\_\_\_\_

Death Benefit \_\_\_\_\_

Cash Surrender Value \_\_\_\_\_

Premium Amount \_\_\_\_\_

Outstanding Loan \_\_\_\_\_

Riders \_\_\_\_\_

Current Owner \_\_\_\_\_

Current Beneficiary \_\_\_\_\_