



# POLICY REVIEW

## Reasons for a Life Insurance Review

The purpose of a life insurance review is to analyze and evaluate your current needs to determine if your current policies are appropriately maintained and coverage is adequately covered by your existing life insurance portfolio.

Changing Priorities - Do you have any interest in any of the following?			
Yes	No	Not Sure	Potential New Coverage Options
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	One policy with Death Benefit and LTC / Chronic Illness Coverage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Potentially lower outlay for the same amount of coverage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	No outlay for a similar amount of coverage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Options for saving additional money for retirement

Personal Needs - Have you had any of the following since your policy was issued?			
Yes	No	Not Sure	Situation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Change in marital status - Married / Divorced / Remarried
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Purchase of a new home
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Become a parent or grandparent
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Change in employment status or benefits / Been promoted
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Providing care or financial support for a family member
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Started a business or sold one and retired
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have small business loans
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Significant change in asset values or net worth
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is your current policy under funded?

**If you answer “Yes” to any of the questions above, you may want to consider reviewing your policy**

Changing Needs - Have you had any of the following since your policy was issued?			
Yes	No	Not Sure	Situation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Policy Review in the last 3-5 years
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Change in Health or Lifestyle / Improved Health
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Recent Inheritance
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does the current policy meet your needs?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is your current policy performing as well as you expected it to?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the beneficiary designation appropriate?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the policy ownership appropriate?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Does your policy have death benefit guarantees?

**If you answer “No” to any of the questions above, you may want to consider reviewing your policy**

### Other Reasons to consider a Policy Review

- Increasing or Excessive Premiums
- Interest Rate Fluctuations
- A Change in Carrier Ratings
- New Products & Product Features / Riders
- Improved Pricing and Underwriting

