

# Policy Evaluation Program

## program introduction



The life insurance industry has experienced a general drop in the investment returns underlying permanent life insurance policies. Interest rates have been at historical lows and many equity markets have performed below their historic norms. Recent events in the capital markets have made the review of life insurance policies even more critical. At the same time, a new generation of life insurance products entered the marketplace with lower mortality charges, lower company expenses, and low cost guarantees\*.

### What does this mean for you?

It represents a great opportunity to visit with clients to enhance their existing life insurance portfolio. If you do not do it, **someone else will!**

We have a program to help you evaluate whether your clients' policies are performing as they should. If they are not, we will help you identify solutions designed to improve the situation.

## Policy Evaluation Program

1

### In-force Ledger Review

Provide us with an in-force ledger on the existing policy showing the existing premium stream and outcome. If the existing premium stream is no longer projected to be sufficient to meet the client's policy goals, we'll provide an illustration with a recommended premium stream.

2

### Underwriting

If a new policy appears to be a viable option, we will help you through the underwriting process and obtain a new policy.

3

### Alternative Solutions

We'll compare the in-force ledgers on the existing policy to alternative solutions utilizing newer, more efficient policies, if necessary. In some instances, the client's situation may be greatly enhanced with the new policy. This may not work in all situations, but even if the result is an increased premium flow to "right" the existing policy, you will have done your client a favor.

*We make it easier to review your clients' policies and help grow your business!*

\*Any guarantees mentioned are subject to the claims paying ability of the issuing company.

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**LW & T** Leisure Werden & Terry Agency

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