

## Are You Truly Covered?

### The Importance of Reviewing Your Current Life Insurance Policy

*Permanent life insurance is a complex financial instrument that should be reviewed periodically to gauge actual policy performance against original expectations.*

When you purchase a permanent life insurance policy, you are purchasing a financial vehicle that is designed to last a lifetime. Yet a policy is often tucked away and forgotten, with no thought to evaluating ongoing performance.

This is unfortunate.

A permanent life insurance policy is unlike any other financial vehicle. It has an investment component with an underlying cost structure based on health assumptions. And the strength of the policy relies on many variables that are constantly changing.

The Policy Evaluation Program (PEP) allows you and your agent to review your current policy to determine if it is performing as expected.

### Plan Highlights

- You will receive valuable information on the state of the life insurance marketplace today.
- PEP provides an in-depth analysis of the present condition of the existing life insurance policy in an easy-to-read format.
  - This analysis allows you to easily see all of the options that might be available if alterations or modifications must be made to your policy.
- PEP can help you review the value of your policy.

These materials are provided for educational purposes only. The Policy Evaluation Program is a complimentary service offered by Tellus Brokerage Connections ("Tellus") through some of the top financial service professionals in the country to assist agents/brokers in analyzing their consumers' existing insurance policies. It is not a program designed to encourage agent/brokers to replace existing insurance policies. The insurance policies described are issued by various companies. They are not available in all states. Policy terms, conditions and limitations will apply. All comments about such products are subject to the terms and conditions of the insurance contract issued by the carrier. For use with non-registered products only. In order to provide a recommendation to a client about the purchase of or transfer of funds from an investment product, including variable life, a producer must hold the proper securities registration and be currently affiliated with a FINRA member broker-dealer. Tellus makes no representation regarding the suitability of this concept or the product(s) for an individual, nor is Tellus providing tax or legal advice. You should consult your own tax, legal and other advisors before purchasing insurance products. Not a deposit • Not FDIC insured • Not guaranteed by the institution • Not insured by any federal government agency • Are subject to investment risks