

Policy Review of Your Life Insurance Portfolio (Existing Clients)

Dear _____,

I would like to take this opportunity to thank you for your continued business. I enjoy working with you and value our relationship.

Over the years, I have found that many of my clients own life insurance policies, often from various companies. One of the many services available as a client of (firm name) is a **Policy Review** on your current life insurance – a benefit we offer at no cost to you.

Life insurance products are financial products that require periodic care. Has your policy performed as projected or exceeded expectations? Have those expectations changed since the policy was written? Does the marketplace offer more competitively priced, efficient products? Are there features available that you may add to your policy now that were not available when you purchased the policy?

Subjecting your life insurance portfolio to a formal policy review process is an important, financially sound practice. Life insurance is another asset class within your portfolio that should be managed and reviewed annually. The role that life insurance plays can impact the ability to reach your goals.

In order to help you take advantage of this complimentary service, you may call me at (insert telephone number) to schedule an appointment. I will be contacting you within a week to ensure that you have received this email and to see if I can answer any questions you may have.

Thank you for the continued trust you have placed in me and my services.

Sincerely,

Name of Financial Professional

Policy Review of Your Life Insurance Portfolio (Health Insurance Clients)

Dear _____,

I would like to take this opportunity to thank you and (Company Name) for your confidence in our ability to serve you and provide continued support for your health insurance benefits. Until now, the majority of my discussions have been with (Individual). I would like to introduce myself and request that should you have any questions regarding your plan, please feel to contact me.

In addition, I would like to personally extend my services, and the resources of (Firm Name), to you and your family. (My Firm Name) is an independent insurance agency, which means we do not work for an insurance company...**we work for you**. We do extensive individual planning – life insurance, disability income, long term care insurance and annuities.

Over the years, I have found that many of my clients own life insurance policies, often from various insurance companies. One of the many services available to our clients is a **Policy Review** on their current life insurance policy – a benefit we can offer at no cost to you.

A **Policy Review** offers a free analysis of your in-force life insurance coverage, reviews your current goals, and integrates both with the best products the market has to offer. This is a professional service offered to you – free of charge – that will provide you with the analysis you need to make informed decisions. There are 3 steps to our analysis:

- Analyze your policy to confirm your goals and objectives are in align with your expectations of premium funding and policy performance.
- Optimize your policy through research and comparison to determine if you can reduce your premiums, increase your death benefit, enhance cash accumulation, extend the duration of the contract, or add a new feature to your existing policy.
- Recommend changes to your current policy that meet your goals and expectations.

Please contact me at your convenience. We are eager to assist you!

Sincerely,

Name of Financial Professional

Policy Review of Your Current Life Insurance Portfolio (Existing Life Insurance Clients)

Dear _____,

One of the many services available as a client of (Name of Firm) is a **Policy Review** of your current life insurance portfolio.

A **Policy Review** offers a free analysis of your in-force life insurance coverage, reviews your current goals, and integrates both with the best products the market has to offer. This is a professional service offered to you – free of charge – that will provide you with the analysis you need to make informed decisions. There are 3 steps to our analysis:

- Analyze your policy to confirm your goals and objectives are in align with your expectations of premium funding and policy performance.
- Optimize your policy through research and comparison to determine if you can reduce your premiums, increase your death benefit, enhance cash accumulation, extend the duration of the contract, or add a new feature to your existing policy.
- Recommend changes to your current policy that meet your goals and expectations.

In order to help you take advantage of this complimentary service, I will follow up shortly to ensure that you have received this email and answer any questions you may have.

Thank you for your business and continued support.

Sincerely,

Name of Financial Professional

Policy Review of Your Life Insurance Portfolio (P&C Clients)

Dear _____,

(My Firm Name) has been a valuable resource to (Company Name) for (XX) years. Until now, the majority of my discussions have been with (Company Name) in developing risk management solutions for the business.

I would like to personally extend my services, and the resources of (My Firm Name), to you and your family. (My Firm Name) is an independent (insurance/employee benefits/financial services) firm, which means we do not work for a financial services company... **we work for you**. We do extensive individual planning – life insurance, disability income, long term care insurance and annuities.

Over the years, I have found that many of my clients own life insurance policies, often from various insurance companies. One of the many services available to our clients is a **Policy Review** on their current life insurance policy – a benefit we can offer at no cost to you.

A **Policy Review** offers a free analysis of your in-force life insurance coverage, reviews your current goals, and integrates both with the best products the market has to offer. This is a professional service offered to you – free of charge – that will provide you with the analysis you need to make informed decisions. There are 3 steps to our analysis:

- Analyze your policy to confirm your goals and objectives are in align with your expectations of premium funding and policy performance.
- Optimize your policy through research and comparison to determine if you can reduce your premiums, increase your death benefit, enhance cash accumulation, extend the duration of the contract, or add a new feature to your existing policy.
- Recommend changes to your current policy that meet your goals and expectations.

Please contact me at your convenience. We are eager to assist you!

Sincerely,

Name of Financial Professional

FACT FINDER

Performance Evaluation for Life Insurance Policy

Section A: Insureds

Insured 1

Full Name _____
 Gender (m/f) _____ Date of Birth _____
 Social Security Number _____
 Home Address _____
 Employer _____
 Business Address _____

 Cell Phone _____
 Office Phone _____
 Home Phone _____

Insured 2

Full Name _____
 Gender (m/f) _____ Date of Birth _____
 Social Security Number _____

 Employer _____
 Business Address _____

 Cell Phone _____
 Office Phone _____
 Home Phone _____

Section B: Life Insurance Portfolio

Purpose is defined as personal/business, estate planning, survivor income, buy-sell, or keyman.

| Insured 1 | | | | | | | |
|-----------|-------------------|---------------|-------------|---------|------------|---------------|---------|
| Purpose | Insurance Company | Policy Number | Policy Date | Product | Cash Value | Death Benefit | Premium |
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| Insured 2 | | | | | | | |
|-----------|-------------------|---------------|-------------|---------|------------|---------------|---------|
| Purpose | Insurance Company | Policy Number | Policy Date | Product | Cash Value | Death Benefit | Premium |
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Section C: Policy Objectives

Using the policies from above, please indicate the objective of each policy.

| Insured 1 | | | | | |
|-------------------|---------------|-------------------|--|------------------|----------------------------------|
| Insurance Company | Policy Number | Personal/Business | Cash Value Accumulation or Guarantees? | Premium Duration | How Long Should the Policy Last? |
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Additional Details: _____

Section C: Policy Objectives (continued)

Using the policies from above, please indicate the objective of each policy.

| Insured 2 | | | | | |
|-------------------|---------------|-------------------|--|------------------|----------------------------------|
| Insurance Company | Policy Number | Personal/Business | Cash Value Accumulation or Guarantees? | Premium Duration | How Long Should the Policy Last? |
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Additional Details: _____

Section D: Carrier Ratings

Based on the insurance carrier ratings, specify your preference on the comdex rating of an insurance carrier.

_____ 90 Comdex & Above

_____ 80 Comdex & Above

_____ 70 Comdex & Above

_____ 60 Comdex & Above

The Comdex is the average percentile for company ratings.

Authorization - Receipt of Life Insurance Policies

Thank you for allowing us to access to your current life insurance policies. Please be assured we will keep your documents and the information they contain confidential and safe. _____ (Representative) acknowledges receipt of the following life insurance policies to be utilized for review purposes only.

| Insured | Insurance Carrier | Policy Number | Policyowner |
|---------|-------------------|---------------|-------------|
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All information above will be held in confidence. The policy data collected may be reviewed and assessed by qualified personnel consisting of medical, underwriting, and actuarial resources or other related employees involved in the submission, receipt or evaluation of insurance applications or prospective applications of _____ (Representative), affiliated insurance companies and their reinsurers.

We will return your contracts and any supporting information promptly upon the completion of the Performance Evaluation process.

Insured 1

Date

Policyowner (if other than Insured)

Date

Insured 2 (if applicable)

Date

Policyowner (if other than Insured)

Date

Representative

Date

HAVE YOUR LIFE PLANS CHANGED?

Policy Review is a consumer-driven process focused on evaluating the performance of your permanent life insurance policy and comparing it against the best products available in the marketplace.

A BENEFIT WE PROVIDE AT NO COST TO YOU

Your permanent life insurance policy is a financial instrument funded with specific performance expectations based on your goals and objectives. Cash accumulation for retirement. Survivor income for your family. Death benefit protection for your estate plan. Have you compared your policy's actual results with your original expectations?

Many cash value policies today are impacted by the change in the interest rate conditions. We have experienced a dramatic decline in interest rates over the past 30 years. These declining interest rates and vulnerable markets may have placed many policies in jeopardy of lapsing.

POLICY REVIEW

Policy Review is a comprehensive analysis that was developed to address the ever-changing economic conditions in the insurance marketplace. Although we have continued to experience a low-interest rate environment, the life insurance industry has responded with some of the best priced, most competitive products available.

The Policy Review program gives you an understanding of actual policy performance with an emphasis on maximizing value.

SPEAK TO YOUR FINANCIAL PROFESSIONAL ABOUT A FREE POLICY REVIEW.

Subjecting your life insurance portfolio to a formal Policy Review is an important, financially sound practice.

STEP 1: POLICY REVIEW

Analyze your policy to confirm your goals and objectives are in alignment with your expectations of premium funding and policy performance.

STEP 2: MARKET SURVEY

Optimize your policy through research and comparison to determine if you can reduce your premiums, increase your death benefit, enhance cash accumulation, extend the duration of the contract, or add a new feature to your policy.

STEP 3: SOLUTION

Recommend changes to your current policy that meet your goals and expectations.