MIDLAND NATIONAL®

A **Sammons** Financial Company

Policy review
Opportunity tracker

Pick three worksheet

Use this worksheet to pick three clients that might benefit from this sales idea.

Periodic life insurance policy reviews are an important part of your client's continued financial protection. Have your client's needs changed since they purchased their policy? Is the policy still performing according to expectations—and meeting financial goals? A policy review can help improve your relationship with the client and grow your business.

Many factors may impact a client's policy, such as:

- **Lifestyle change** – Life changes, such as birth of child or grandchild, divorce, or change of job may all impact life insurance coverage needs.
- **Interest crediting rates** – Market volatility may have impacted interest rates on life insurance policies and may cause policies to perform outside of original expectations.
- **Underfunded policies** – Policies that were underfunded may result in longer payment periods and higher than expected premiums.
- **Loans, withdrawals, or other policy changes** – All of these items may affect the policy's overall performance.
- **Company financial strength** – A policy review provides the opportunity to reaffirm the company's financial stability with your client.
- **Increased life expectancies** – More effective products and longer life expectancies may lead to more protection for the same premium.

Who do you know...

- Who purchased a life insurance policy over three years ago, but hasn't reviewed the policy or the reason they purchased the coverage?
- Who had a significant life change and may need to re-evaluate their current needs and goals?
- Whose health may have changed? (For instance, they stopped smoking or lost weight.)

...then a Policy Review may be a good option

Please list the names of three clients who fit the above descriptions and whom you would like to help meet their life insurance needs and financial goals.

First Name, Last Initial   Age

1. _____   _____

2. _____   _____

3. _____   _____

_____   _____

Agent Name   Date: