

# Have your life insurance needs changed?

CLIENT FOCUS



## A life insurance policy review can be an important step in achieving your long-term goals.

You chose your current life insurance policy because it was best suited for your needs at the time, but have those needs changed? Is your policy still performing according to expectations and meeting your financial goals?

A regular life insurance policy review can help ensure your objectives are still being met. And if they're not being met, you can make the appropriate changes to meet your current and future life insurance needs.

The review of your life insurance policy/policies may help you:

- Save money by reducing premium payments**  
 Today's life insurance products are more efficient than ever, and new product developments may create money-saving opportunities.
- Pay the same premium for an increased death benefit**  
 Longer life expectancies and more effective products may lead to more protection for the same premium.
- Save the policy from lapsing**  
 Your policy may be at risk of lapsing and you may not even know it. A life insurance review can stop a policy from lapsing and help you maintain the appropriate amount of protection for your situation.
- Confirm company stability**  
 In today's economy, the financial strength and stability of your life insurance provider is more important than ever. Recent adjustments in carrier financial stability provide an opportunity for examination.
- Adjust coverage to keep pace with your ever-changing needs**  
 Change is constant. Life-changing events include birth of children or grandchildren, marriage, death, divorce, change in job status, etc. All of these changes may affect your life insurance needs and therefore require a review of current and future goals.

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