

## PERFORMANCE EVALUATION

*You spend your life building a portfolio of financial assets.*

You keep a good pulse on the performance of investment assets, monitoring market fluctuations, interest rate trends and pricing efficiencies. You continually set and re-set investment objectives as your life's plan evolves, making changes to both financial product and investment strategy, as needed.

**Life insurance products are financial products that require similar periodic care.**

*Through a Review of Your Life Insurance Portfolio You Could:*

- **SAVE MONEY BY REDUCING PREMIUM**

Products today are much more efficient than they have ever been. Medical advancements and healthier lifestyles contribute to longer life expectancies. New product developments have changed the insurance landscape completely.

- **PAY THE SAME PREMIUM FOR AN INCREASED DEATH BENEFIT**

With longer life expectancies and more efficient insurance products, many consumers benefit by paying the same premium for an increased death benefit.

- **SAVE A POLICY FROM LAPSING**

Over the past few decades, interest rates and dividend scales on life insurance policies have suffered a steady decline, hitting historic lows in recent years. This has critically affected policy cash values and premium adequacy. Retirement goals are falling well short of expectations. Policies originally thought to be "paid-up" may now require additional premium payments. *And worst case – policies are lapsing.*

- **GUARANTEE DEATH BENEFITS FOR LIFETIME**

With today's innovative insurance products, consumers can protect their families with life insurance death benefits guaranteed for the insured's lifetime.

- **CONFIRM LIFE INSURANCE COMPANY STABILITY**

A life insurance carrier's financial stability is as important as your product selection. Adjustments in carrier financial stability and financial ratings demand periodic monitoring and review.

- **ADJUST COVERAGE TO KEEP PACE WITH LIFE CHANGES**

Change is one thing you can count on. Life changes including births of children or grandchildren, job changes, death, divorce, etc. result in changes to goals and objectives. A lot can change in your life after you buy a life insurance policy – and those changes can affect your life insurance needs.