



Annual Life Insurance Policy Review



*Mr. & Mrs. Valued Clients
July, 2011*

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Why Policy Review?

You work hard to provide your family with a safe home, food, education and a few extra comforts. What would happen if you were suddenly out of the picture?

Utility bills, mortgage payments, groceries—these are all expenses that don't go away.

Policy Review provides you an opportunity to focus on your current needs.

Life insurance can provide financial protection and a life insurance professional can help guide the way.

Although simple in concept, a life insurance policy can be a complex financial instrument. Like other assets, your policy needs to be monitored to be certain that it is still appropriate for your goals.

Any number of items can affect a life insurance policy, including:

- **Family changes—marriage, divorce, birth of a child**
- **Improving health and lifestyle changes**
- **New job or benefits**
- **Mortgage protection**
- **Buying a business or changes in a business' value**
- **Increased net worth**
- **Education funding**
- **Providing a legacy for grandchildren**
- **Changes in tax law**



A life insurance review will help identify any changes that may put your previous planning at risk.

<u>Policy Details</u>	<u>Page</u>
Policy #123456	4-5
Policy #1234567	6-7
Summary/Options	8
About (Broker/Agency Name)	9

Life Insurance Policy Review

#123456

Policy Overview

Insured:	Mr. & Mrs. Valued Client
Date of Birth:	01-10-1963, 11-06-1969
Risk Class/Rating:	Preferred NS; Preferred NS
Owner:	Family Trust dated 1-15-1996
Beneficiary:	Family Trust dated 1-15-1996
Purpose:	Estate Planning
Policy Issue Date:	11-06-1996
Death Benefit:	\$3,000,000
Policy Type:	Guaranteed Universal Life
Insurance Company:	MetLife
Annual Premium:	\$13,966.89
Paid to Date:	11-06-2011
Policy Riders:	n/a

Life Insurance Policy Review **#123456**

Policy Detail – MetLife Guaranteed UL

Comparison of Policy Values

Original Illustration:

Face Amount:

Projected Cash Value (year/age):

Guaranteed Death Benefit to (year/age):

Inforce Illustration:

Face Amount:

Projected Cash Value (year/age):

Guaranteed Death Benefit to (year/age):

Life Insurance Policy Review

#1234567

Policy Overview

Insured:	Mr. Valued Client
Date of Birth:	01-10-1963
Risk Class/Rating:	Preferred NS
Owner:	Mrs. Valued Client
Beneficiary:	Mrs. Valued Client
Purpose:	Mortgage, Income Replacement, Final Expense
Policy Issue Date:	07-02-2009
Death Benefit:	\$200,000
Policy Type:	20 year term
Insurance Company:	Prudential
Annual Premium:	\$967
Paid to Date:	07-02-2011
Policy Riders:	n/a

Life Insurance Policy Review ***#1234567***

Policy Detail

Comparison of Policy Values

Original Policy: Prudential 20 Year Term

Face Amount: \$200,000

Projected Cash Value (year/age): n/a

Guaranteed Death Benefit to (year/age): 20/66

Policy scheduled to lapse at age 66.

Life Insurance Policy Review

	Premium	Current Cash Value	Death Benefit	Guarantee
Policy #123456	\$13,966.89	\$0	\$2,000,000	to year/age
Policy #1234567	\$967	\$0	\$200,000	to year/age
Option #1				
Option #2				
Option #3				

Life Insurance Policy Review



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