



PERFORMANCE
EVALUATION for your
life insurance
policy



HAS YOUR LIFE'S PLAN CHANGED?



PERFORMANCE EVALUATION is a consumer-driven process focused on evaluating the performance of your policy and matching it up against the best products the market has to offer.

A benefit we offer at no cost.

Your permanent life insurance policy is a financial product funded with specific performance expectations. Cash accumulation goals for retirement. Survivor income for your family. Funding strategy for your estate plan. Have you compared actual results versus original expectations?

If not, you may be in for quite a shock. Your policy may be at risk and could lapse!

Many cash value policies are interest-sensitive, meaning some elements of the policy – dividends, cash values and even premiums – can change as interest rate conditions change. Declining interest rates and vulnerable markets place many policies in jeopardy of lapsing.

Performance Evaluation is a process initiated from dramatic changes in the life insurance marketplace over the past decades. While today's low interest rates and underperforming dividend performance have caused the bottom to drop out on many policies, the life insurance industry has responded with some of the best-priced, most efficient products ever available.

The Performance Evaluation program gives you an understanding of actual performance, with an eye toward maximizing value.

Step 1 Performance Evaluation

Analyze your policy to make certain that current premiums fulfill your expectations.

Step 2 Market Survey

Determine if you can reduce your premiums, enhance cash accumulation or extend the life of your coverage.

Step 3 Solution

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

The resulting Performance Evaluation Report provides the analysis you need to make informed decisions on this very important financial product – your life insurance policy.

Talk to your financial advisor about a free Performance Evaluation. We're eager to help.

*Subjecting your
life insurance portfolio to a
formal Performance Evaluation
is an important,
financially sound practice.*



