



PERFORMANCE EVALUATION
for your *life insurance*
policy



PERFORMANCE EVALUATION



You spend your life building a portfolio of stocks, bonds, real estate and IRA's.

You keep a good pulse on the performance of these financial products, 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. Formally or informally, you've set up a periodic financial review process tailored to your individual needs. That's good financial practice.

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

Has your current product performed up to or exceeded expectations? Have those expectations changed since policy inception? Does the marketplace offer more efficient products? *Has your life's plan changed?*

Subjecting your life insurance portfolio to a formal performance evaluation process is an important, financially sound practice. Periodically reviewing the role that life insurance plays can make a marked difference in your ability to reach your goals.

Performance Evaluation offers a free analysis of your in-force coverage, reviews your current life insurance needs and integrates both with the best products the market has to offer *(which may just be the one you're currently holding!)*

Performance Evaluation gives you an understanding of actual policy performance with an eye towards maximizing value.



Performance Evaluation integrates existing policy coverage and performance analysis with your life insurance needs and current product efficiencies.

When you purchased your permanent life insurance policy, you invested in a financial plan designed with certain performance expectations. Have you evaluated actual results versus original expectations? If not, you may be in for quite a shock. **Your policy may be at risk – you just don't know it yet.**

Update Your Needs Analysis

Change is one thing you can count on. Business start-ups become industry leaders. Children grow up and have children of their own. Bigger houses, smaller houses, vacation houses. Tuition. Retirement. A lot can change in your life after you buy a life insurance policy – and those changes can affect the policy you own.

Performance Evaluation helps keep your financial strategy intact. If needs or plans have changed, then your policy may need to be adjusted to fit new circumstances. You may have too little or too much insurance for the present situation and future goals.

The end result may validate your original policy, offering a few suggestive funding tweaks, if any at all. It may also result in a complete policy overhaul. *Either way, you achieve the goal of evaluating an important financial product in your portfolio – your life insurance policy.*

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" are requiring additional premiums. *And worst case – policies are lapsing.*

Product & Pricing Improvements

The policy you bought, when you bought it was (most likely) an excellent product – a market leader and very well suited for the times. Products today are much more efficient than they have ever been. Medical advancements and healthier lifestyles contribute to longer life expectancies. New product developments, such as no-lapse guarantee pricing, have changed the landscape completely.

Even if your policy has performed up to par, the innovative products available today may improve cash accumulation, strengthen underlying guarantees or reduce premium outlay.



