

## Why a Performance Evaluation?

*This no cost service is done to insure:*

### **That your permanent life insurance is performing to your expectations**

Declining interest rates and a volatile market has caused many policies to underperform and at worse placed them in jeopardy of lapsing.

### **That your term insurance is priced competitively**

Term rates have declined significantly over the last ten years and rates vary from carrier to carrier. You may be paying too much for your coverage.

### **That your policies provide the right amount of coverage**

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 amount of insurance you need.

## How it's Done:

### ***Step One:***

Analyze your current policies to make certain that the premiums are competitive in today's market.

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### ***Step Two:***

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

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### ***Step Three:***

Recommend any needed changes to your current policies relating to beneficiary and ownership to bring them in line with your goals and expectations based upon life changes that have occurred since they were purchased.

### ***The Result:***

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The policy review program will provide you with the information needed to make informed decisions about your insurance as it provides an important part of your financial planning.

## **IMPORTANT!**

It's Time For Your  
Policy Assessment  
And  
Performance  
Evaluation



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## **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 also require periodic review and adjustment.***

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 policy review 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.

Up to one third of all in force policies have incorrect or improper beneficiaries and or ownership designations due to changes in life style or changes in business structure.

## ***Your permanent policy may be at risk - you just don't know it yet.***

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 in the worst case – some policies are lapsing or will lapse in the near future.

### ***Regular Performance Reviews and Policy Assessment are a necessary part of keeping your financial strategy intact.***

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We will provide a free analysis of your in-force coverage, review your current life insurance needs and integrate both with the best products the market has to offer to meet your needs.

## **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 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.

### ***When is the last time you reviewed your life insurance needs?***

Don't pass up this opportunity to know that you aren't paying too much for your coverage, that your policies are performing to expectations and providing the amount of coverage your current life situation requires.

**Contact us today to schedule an appointment by calling:**

**713.977.0611**

**or emailing:**

**[life@affiliatedmarketing.com](mailto:life@affiliatedmarketing.com)**