

Life Insurance

# Is Your Life Insurance

Make Sure Your Coverage Provides You With Benefits You Can Access  
While You Are Living



**CPS**   
*Rohrer & Associates*

# Is Your Life Insurance Keeping Up With Your Life?

If you don't know the answer to this important question, a Policy Review is the perfect way to make sure that you are adequately protected based on your current needs.

During a proper policy review you might find that you are:

- » Missing out benefits you can access while you are living:
  - » Long Term Care
  - » Access to Cash Value
  - » Guaranteed Income
- » Paying too much for too little insurance coverage
- » Risking a policy lapse due to changing market conditions and under-performance
- » Leaving an inadequate life benefit for your beneficiaries

A Life Insurance policy review will only take a few minutes, but it could make a big difference for you — and your family.



# What Is The Process?

It's as simple as a short meeting with your financial professional to discuss the following information:

## Your Policy And Benefits

The one page in-force authorization will provide your advisor with access to necessary policy information

## Your Beneficiaries

Life Insurance is supposed to protect and provide for your beneficiaries. Today Life Insurance can be used to replace income, pay debts, fund education, supplement retirement, pay for long term care expenses and more.

## Your Family

Since you purchased your policy, have you had children, gotten married or divorced, or started caring for an elderly family member?

## Your Finances

Have your finances changed in a way that might affect how much coverage you need?

## Your Financial Obligations

Have you recently sold or bought a house, or refinanced your mortgage? Your financial obligations also play a role in determining how much insurance you need.

## Your Medical History

Changes in health for the better or worse might affect your Life Insurance rates or the ability to get additional coverage.





# Reviewing Your Results

After your financial professional has gathered and analyzed your information, he or she will meet with you again to go over the findings, and offer recommendations.

At this meeting you'll find out:

- » How your existing policy has been performing to date
- » How your current policy is anticipated to perform going forward under current market conditions
- » If there is a more appropriate solution available, or if the current plan is best suited to meet your needs

Your policy review may determine that the current policy is the best available plan, and no further action will be required. Or, your financial professional may discover a gap between the existing coverage and your actual need for insurance. If that's the case, your financial professional will talk to you about available solutions.

# You Have Options

Depending on your current coverage and personal needs, your financial professional may identify a need for additional or different Life Insurance. Here's an explanation of some of the most common types:

## Term Insurance

Term policies provide Life Insurance coverage for a specific period of time. For example, if you buy a 20-year Term policy and live to the end of the term the policy ends without value. Term policies offer the advantage of low level premium. Some also offer options to renew at the end of the term, or special features such as return-of-premium rider (these features may vary by product, and are available for an extra cost.)

## Whole Life

Whole Life Insurance offers the predictability of level premium payments, while providing guaranteed coverage for your entire life (instead of a set term.) Your policy's cash value can grow tax-deferred, and you can access this value through loans or withdrawals.

## Linked Benefits

Linked Benefit products allow you to leverage current assets like Annuities, CDs, or other cash equivalents to fund your potential Long Term Care need. Features like Return of Premium and cash accumulation, without the need to pay ongoing premiums, make these products an attractive way to make your money work harder for you. Some policies even provide for an acceleration of the death benefit if you incur a need for Long Term Care.

## Life Moves Pretty Fast.

Make Sure Your Life Insurance Is Keeping Pace.

An annual policy review is the only way to ensure that your existing Life Insurance coverage continues to meet your needs. Insurance products continually evolve, we specialize in identifying the optimal coverage for you.

A Life Insurance policy review is a simple process that can make a big difference for you and your family.

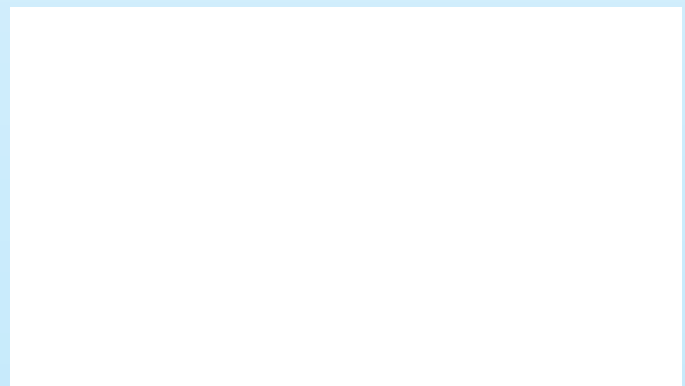
**Contact me today to schedule an appointment.**

## Universal Life

Universal Life Insurance can provide coverage for your entire lifetime with the flexibility to pay your premiums at any time and in any amount (subject to some limits), as long as the policy expenses and cost of coverage are met on a monthly basis. Some Universal Life policies have additional premium payment requirements to keep the policy's "no-lapse" guarantees in place. Universal Life policies also have a cash value component that can accumulate at a declared tax-deferred interest rate, which can be accessed through loans or withdrawals.

## Fixed Index Universal Life

Fixed Index Universal Life Insurance works the same way as Universal Life, but with the addition of potential indexed interest. Indexed interest is credited based on changes in an external index or indices, which you choose when you buy the policy. Your policy's cash value can grow tax-deferred, and you can access this value through loans or withdrawals.



# Providing solutions that fit your needs

Pursuant to IRS Circular 230, I am providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

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