



Protect the Ones You Love

*Your Life Insurance
Questions Answered*

Why?

Do A Life Insurance Review

Your life insurance policy is one of the most valuable assets you own.

When you purchased it, you made certain assumptions about future needs, interest rates, planned premiums and other considerations.

Your needs may have changed, requiring more or less coverage.

The basis of a Life Insurance Review lies in our belief that most people are overpaying for life insurance. This belief arises from consistent industry improvements in product, pricing, and mortality. The result of the audit will be an objective evaluation of your current policy / policies, including comparisons to today's marketplace and pricing. We assess the current coverage and, when appropriate, recommend alternative solutions for all that depend on life insurance to be there for their families, businesses or charities.

In every industry, change is constant and the life insurance industry is no exception. The insurance industry has seen changes in the way life insurance is designed, priced and medically underwritten. Having an objective third-party assess the performance of life insurance is no different than having real estate appraised or an investment plan's asset allocation reviewed.

Life insurance must be treated as a critical component of an overall financial plan and given the attention it deserves. Life Insurance is intended to protect the well-being of families, charities and businesses – *the Life Insurance Review makes certain that it does.*



What? *Will I Gain*

Case Studies

A Life Insurance Review may: increase death benefit; lower premiums, extend coverage duration; and increase projected cash accumulation and income flow while ensuring financial strength of carrier.

Gina 50 has 2 Cash Value Policies

\$4,071 Annual Premium

\$82,809 Cash Value and \$415,434

Goal: Pay to age 65 and produce tax-free income from Ages 65 to 100

	Current Combined	Matching Current	Upgrade Design
Annual Premium to 65	4,071	4,071	10,000
Death Benefit	415,434	450,967	677,705
Annual Income 66-99	13,700	29,481	47,239
Increase in Income	N/A	54%	71%

Richard 60 Purchased Cash Value Policy at age 46

\$25,000 Annual Premium

\$419,178 Cash Value

Goal: Pay to age 65 and produce tax-free income

Tax-free income from Age 65 to Age 100

	Old	New
Policy Face Value	\$890,985	\$1,216,554
Annual Income	\$54,200	\$87,914
		62.2%

John 78 & Sharon 77

Surrendering policy and interested in receiving more money

Adult children unable to pay premiums to maintain policy

Type of Policy: Survivorship

Policy Face Value: \$2,500,000

Cash Surrender Value: \$26,000

Life Settlement Value: \$612,000



How?

Easy is the Process

3 Step Life Insurance Review Process

Our Life Insurance Review provides a comprehensive evaluation of one of the most valuable assets you own.



1. Obtain a Current In-Force Report from Your Insurance Company

Our KeyArx team will assist you or your trustee to contact your current carrier. Together we will order an In-Force report of your policy. This is the most important item for an insured to see how their policy has performed over the years and is it doing what you expect.

2. Analysis of Your Policy

KeyArx will:

- Review the In-Force policy relative to your needs
- Analyze if existing coverage needs the funding to be adjusted
- Investigate possible improvements in your medical underwriting class
- Analyze your policies performance compared to illustrations provided at the time of sale
- Assess the financial stability of the current life insurance carrier
- Review new products or riders that may enhance coverage

3. Review of Results and Options

- Prepare an easy to understand list of options*
- Support you and your advisors with options
- Determine and assist with recommendations or modifications and next steps required to implement improvements

*Results in 2 to 3 business days from receipt of your carrier in-force reports

A five-minute phone call is your only commitment to the process.



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