

## Life change? Your coverage may need to change, too.



Has your family or job changed since purchasing your permanent life insurance policy? **Review your coverage annually** to confirm the death benefit still meets your family's needs, and evaluate the policy's cash value performance from the past year.

### By reviewing your policy, you can potentially:

- Adjust coverage as your life changes
- Pay the same premium for an increased death benefit
- Prevent your policy from lapsing
- Reduce your premium payments to save money

### Two factors indicating you should review your coverage

#### 1. Life changes within the last year:

- Marriage
- Home purchase
- Birth of children or grandchildren
- Death
- Divorce
- Change in job status
- Starting a business
- Increased/decreased retirement savings or income
- College funding
- Providing for future generations
- Charitable giving

#### 2. Difficulty answering any of these questions:

- When was the last time you evaluated your life insurance needs? Have your goals for your policy changed?
- How much coverage do you currently have?
  - Will it meet your current and future needs?
  - Does your policy's death benefit cover your outstanding debt?
  - If you died, would your family be able to support themselves?<sup>1</sup>
- What type of life insurance do you have? Why did you pick that type of coverage?
- How will your policy help you achieve your financial goals?

# SCHEDULE YOUR POLICY REVIEW TODAY

If you experienced a significant life change or had difficulty answering questions about your policy, work with a financial professional to review your coverage. He or she can help ensure your policy meets your needs and optimize your coverage within your overall financial strategy.



**CONTACT YOUR FINANCIAL PROFESSIONAL TODAY.**

<sup>1</sup>If owner/insured are different, the death benefit will be paid upon death of the insured.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation with the first fifteen years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

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– Not guaranteed by any bank or credit union – May go down in value**

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