

Life Insurance Review

This service is provided **without cost** to you or your family members.



Are yesterday's policies meeting today's objectives and goals? Bring insight to your life insurance choices.

Comprehensive Evaluation

Our Life Insurance Review provides a comprehensive evaluation of existing life insurance coverage, for you or members of your family. It is designed to see if life insurance policies are meeting current needs. Life insurance is a financial product, and should be managed like any other asset.

Life changes. It is amazing to see how often people do **not** understand the life insurance that they own. A review would focus on suitability, form and affordability, including **beneficiary designations** and language.

Sometimes the greatest value of this service is simply to give you confidence that everything is in place the way it should be.

Understand

You or your family members may own term and/or permanent life insurance which you, or they, may **not** understand.

Update

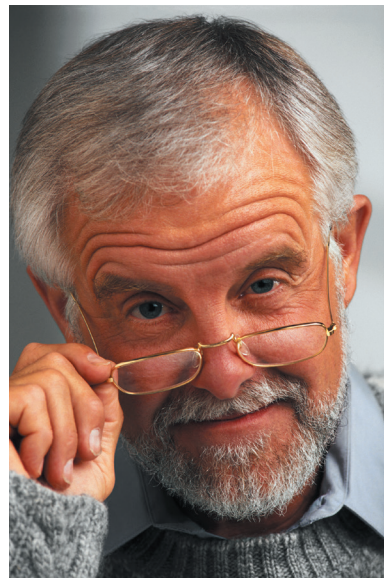
Should beneficiary designations be **updated**?

Restructure

Can existing life insurance policies be **restructured** to be more economically efficient?

Coordinate

Does the current death benefit protection **meet and support** your needs and goals?



Common mistakes and oversights can have a dramatic impact on your financial well-being.

Beneficiary designations have not been reviewed or properly worded

It is unfortunate to see how often life insurance proceeds are **not** paid correctly to the people intended to receive them. Life changes; have you kept up with those changes by reviewing your beneficiary designations? In addition, sloppy wording can have unintended consequences. Proper wording can provide an added layer of protection against litigation. This can be especially important with second marriages and the financial complexities that can accompany them.

Your coverage may have lapsed

A life insurance policy in your filing cabinet does **not** guarantee that it is active. Most individual term life policies have time limits under which they are in force. Sometimes policies lapse because of unintended non-payment. Has the owner moved or changed banks and lost track of policy details?

The policy may collapse

Often universal life policies (*a type of policy that has a cash value*) have been credited with interest rate returns substantially **less** than what was originally projected. Have you been monitoring your annual statements? Often the premiums paid from your cash values have been relied upon to maintain coverage. Is the cash value sufficient to pay the premium?

Did you buy on-line?

Are you confident you or your family member received professional advice and obtained the type and duration of insurance that suits your needs?

Your coverage may not be appropriate

Perhaps because of certain circumstances, such as children or grandchildren with **special needs**, you want life insurance for your whole life; you do not want it to terminate when you may need it the most. We are well versed with permanent life insurance options available and can help you make informed decisions.



You may no longer need life insurance or the amount of life insurance you currently own

Too often, due to lack of a review, people **habitually** maintain insurance through automatic credit card or bank draft payments that they no longer want or need.

As people age they may want **less** life insurance than they are currently paying for. People do not evaluate where they may be on the **financial continuum**. Can life insurance premium dollars be better utilized for other types of protection, such as long-term care insurance?

Your coverage may be too expensive

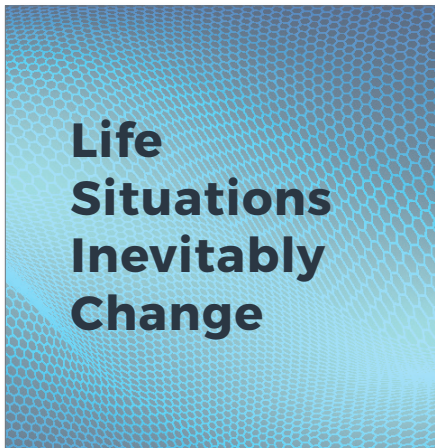
Perhaps you or your family members own permanent life insurance, but due to a change in circumstances term life may be more appropriate.

Is your coverage “just right” in terms of your expectations and goals?

Hopefully it is and our Life Insurance Review can confirm that. Part of Financial Wellness is knowing that you have planned well. **Eliminate doubt!**

The Process:

A RetirementGuard advisor will help you evaluate your current needs and goals – are your life insurance objectives being met? We can help you determine if coverages are on track and, if not, recommend changes to bring them up to date.



- New Family Situation
- New employment
- Purchase of a new home
- Shift in financial status
- Change in health
- Upcoming Retirement

How can we help you?

Call us toll free at 1-888-793-6111 or e-mail at helpme@retirementguard.com.



PHONE

888.793.6111 (toll-free)
860.435.6622 (local)



EMAIL/WEB

helpme@retirementguard.com
keavy@retirementguard.com
www.retirementguard.com



ADDRESS

Keavy Bedell
RetirementGuard
PO Box 1686
Lakeville, CT 06039