

# IN-FORCE POLICY REVIEWS CLIENT IDENTIFICATION

Every client with life insurance should have it reviewed by a financial professional every 3-5 years. When you're looking at your book of business, here are characteristics that can trigger the examination of policies.

## When policies have ...

- Reached five years of age or older.
- Face amounts of \$250,000 or more.
- Annual premiums of \$5,000 or more.
- Cash surrender values of \$20,000 or more.
- Are owned by clients between 40 and 80 years of age.
- Variable universal life, universal life or whole life policies that are under performing or are inefficient.
- In-force policies focused on death benefits, rather than cash value growth.

## Changes in needs ...

- Is the policy still the right one?
- Are guarantees preferable?
- Are beneficiary designations still correct?
- Have estate tax laws altered the original plan?
- Is the policy performing as expected?
- Has market volatility exceeded comfort levels?
- Are interest rates or subaccount performance meeting expectations?

## Life's changes include ...

- Marriage or divorce in the last few years.
- Job changes and promotions in the past few years.
- Business ownership changes: launched, sold or retired.
- A death in the family.
- Financial support to an additional family member.
- Home ownership: sold refinanced or purchased a second home.

## Up for a challenge?

Identify one client in each of the categories above.  
Then, enlist the help of your CreativeOne sales team to develop a solid approach.

**Call 800.992.2642**