

## Life Insurance Policy Review

Ensuring your life doesn't outgrow  
your coverage



Not a bank or credit union deposit or obligation	Not insured by any federal government agency
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# Are the dynamics of your life insurance keeping up with your dynamic life?

Change is all around us, all the time. Sometimes we're aware of it, and sometimes we're not. The demands of daily life can become so overwhelming, it's not surprising many of us don't realize the things that once suited our lifestyles before don't necessarily suit them now.

Maybe you recently had a new baby and found you needed to upgrade your economy car to a family-sized SUV. Or, maybe you got a job promotion and found you could finally afford to move from your small one-bedroom apartment to that house you always dreamed of. Regardless of the situation, the dynamics of life often require you to reassess your personal needs. Reassessing your life insurance needs on a routine basis is no different. A policy that was appropriate for you five years ago may not be appropriate today.

**Does your life insurance policy still fit your ever-changing life? A policy review may help you find out.**

## Why complete a life insurance policy review?

A policy review can help ensure that your existing coverage still meets your current needs. Meeting with your insurance professional on a routine basis will help you identify any life, economic and industry changes that may have impacted your coverage.

### Examples of changes that can affect your coverage:

#### Personal Life Changes

- Change in marital status
- New home
- Birth/adoption of child
- Children no longer living at home/out of college
- Job change/promotion
- Change in debt
- Significant change in assets
- Retirement planning
- Changes in business
- Legacy planning
- Change in health

#### Economic Changes

- Fluctuating interest rates
- Uncertainty in estate and income tax laws
- Inflation

#### Insurance Industry Changes

- New life insurance products and features
- Advancements in underwriting criteria
- Improvements in overall insurance costs

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In addition to ensuring that your coverage still fits your current needs, your insurance professional may be able to help you:

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- Lower your premium cost for the same amount of coverage.
  - Gain more coverage from your current premium.
  - Improve your death benefit guarantee.
  - Avoid policy lapse and improve policy performance due to changing market conditions.
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By reviewing your policy, you may be able to make the right adjustments today that can help improve your financial situation now and in the future.

## What's covered in a policy review?

To complete a thorough policy review, your insurance professional will look at all personal, economic and industry changes that you have identified together, as well as all aspects of your current life insurance policy. The policy features that will be evaluated include:

### **Death benefit**

Whether your need is income or estate protection, is your death benefit amount still large enough to provide your beneficiaries enough coverage? Consider cost-of-living and lifestyle changes.

### **Premiums**

How much are you paying for your current policy? Determine if this amount still works within your budget.

### **Beneficiaries**

Are your beneficiaries still current? Check that your ultimate goals are still being addressed as intended.

### **Ownership**

Does the current ownership structure still fit your goals? Have there been changes in your business? Find out if the policy ownership still makes sense and serves a tax-efficient purpose.

### **Rate class**

Have you had a change in health? Maybe you've lost weight or quit smoking, and your underwriting rate class could benefit, potentially lowering your premiums.

### **Supplemental benefits**

Did you purchase additional policy riders you no longer need? Maybe there are other rider options that are more helpful in your current situation.

After all pieces of necessary information are gathered, your insurance professional will do a thorough analysis of your situation.

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## What you'll find out and the next steps

When your policy review is complete, your insurance professional will contact you to discuss the findings.

During this conversation, you'll learn:

- The length of time your policy will remain in-force with its current interest rate.
- The length of time your policy will remain in-force with its minimum guarantee.
- The premium amount required to ensure your death benefit lasts for your entire lifetime.
- Whether your policy still suits your evolving needs, or if there is a more appropriate solution.

If it's concluded that your policy is not performing as it should, your insurance professional will present you with some options to improve your situation. If you find that your policy is meeting your expectations, you can simply rest assured that you have the right coverage in place.

Regardless of your unique situation, a routine policy review can help provide peace of mind that you and your beneficiaries are properly covered, now and in the future.

Life insurance is a key component of any sound financial plan. Make sure a routine policy review is part of the strategy.

Contact your insurance professional today for a policy review, and make sure your life insurance remains as dynamic as your life.

## About Symetra

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