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Contact Us For A Complimentary Meeting



**WHO IS FLYING THE PLANE?**

Imagine you wake up midflight to find there is no one flying the plane, and you are on your own to land it. It may sound outlandish, but it's exactly what the owners and trustees of many life insurance policies are facing today.

Investment accounts are commonly closely tracked and analyzed, while insurance policies are often left on autopilot for years, or even decades.

As a result, many policy holders encounter significant problems with their policies later in life when they may need their insurance the most. Our team strives to help policy holders ensure their policy is on track as intended by performing **Policy Performance Evaluations**.

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A Policy Performance Evaluation is a current



## **What Is A Policy Performance Evaluation?**

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assessment of the performance of an individual life insurance policy.

This one-time review investigates potential issues and provides solutions to improve the current coverage or explore better alternatives.

Our team of dedicated insurance analysts review policy information and documents to conduct an in-depth analysis, ultimately providing guidance for the policy going forward.



## **When Is A Policy Performance Evaluation Needed?**

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- Policies that have not been reviewed in 3+ years
- Policies with a recent agent of record change
- Groups of policies maintained by a trustee / law firm / CPA firm / charity
- Policies that can no longer be maintained as originally intended (requires higher premiums, underperforming cash value, reduction in coverage duration, etc.)



## **How Do You Benefit From A Policy Performance Evaluation?**

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- Provides a review to determine if a policy is on track and performing as intended
- Ensures that your current policy is meeting your changing needs
- Prevents and resolves issues that could adversely impact coverage
- Uncovers possible improvements or enhancements for the policy
- Offers objective, specialized insurance expertise

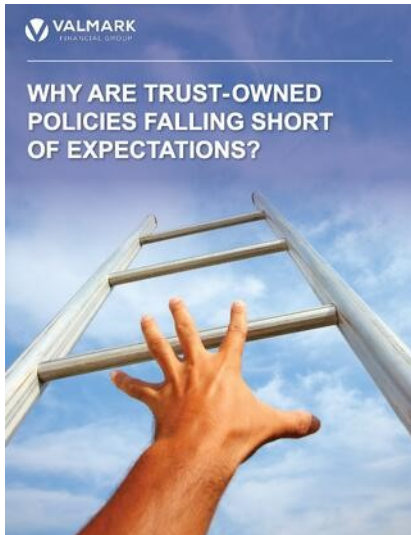
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Click on the link below to view a sample

INSURANCE POLICY REVIEW			
POLICY MANAGEMENT COMPANY			
PREPARED FOR: Family 2001 Irrevocable Trust			
PREPARED BY: Deceased Advisor			
POLICY SUMMARY			
Policy Information			
Policy #	1000100		
Issue Date	10/10/2000		
Policy Year	18		
Carrier	New England Life		
Product	2000 Select Life		
Beneficiary	Family 2001 Irrevocable Trust		
Advised	Name		
Policy Coverage			
Insured(s)	Valued Client		
Age	62		
Underwriting Class	Standard Non smoker		
Life Expectancy (Years)	9.84		
Current Values and Performance (as of 10/10/18)			
Death Benefit	\$500,000	Cash Value	\$74,932.62
Loan Amount	\$0.00	Surrender Value	\$74,932.62
Premium Paid	\$2,000 (2000 Pay)	95/Max Charges Layer Age	63
Premium Structure	Step Pay	Proposed Coverage Age	64
Annual Rate of Return	7.00%	Probability of Outliving Coverage	50.61%
COMMENTARY			
<p><b>PRIC Recommendation:</b> Life Settlement</p> <ul style="list-style-type: none"> <li>Assuming the client pays no future premium, 7.0% gross and current charges, the policy is expected to age 64.08 by 10/10/20.</li> <li>The policy does not contain any guarantee provision. At maturity, the death value will paid to the owner. No other maturity options exist.</li> <li>Subaccount allocation is currently a mix of 6 subaccounts and is not set to systematic rebalancing.</li> <li>Life expectancy is beyond the guaranteed and expected coverage duration. Probability of outliving coverage is high.</li> <li>Evaluate a life settlement based on projected coverage duration and current health status.</li> </ul>			
<p>State: New York    Mailing: NY    1000100    10/10/2000    10/10/18    62    9.84</p>			

Sample Policy Performance Evaluation

# Why Are Trust-Owned Insurance Policies Falling Short?



Learn the reasons why many trust-owned life insurance (TOLI) policies are not on track to deliver on their promises, and the startling statistics that should concern trustees and advisors. This article Includes the five questions every grantor should ask about their policy, as well as case studies and a description of policy management actions that may need to be taken, including policy reviews and monitoring.

Download "Why Are TOLI Policies Falling Short?"

If you have a client who no longer needs or wants their life insurance policy, let's discuss your client's situation to determine the best option for them, including whether a life settlement is a good fit.

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