

Life Insurance Policy Review

"The Information You Need, the Transparency You Deserve"

Prepared For:

Prepared By:



**GEORGETOWN
FINANCIAL GROUP, INC.**
Helping to fund the future.

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Purpose

The purpose of this report is to provide an objective review of your current life insurance policy, score the current performance and future projections of the policy to ensure it is on track to meet your personal objectives, and to provide any recommendations or changes that may be required to address any shortfalls in the current policy or changes that have occurred in your life that may require changes in coverage.

The life insurance industry has done a tremendous job over the past 150+ years in designing products that satisfy each individual need. While good contracts have been developed, the industry has done a poor job in being able to succinctly describe these contracts in a manner that is easy to understand for the consumer. Life insurance is normally not something that anyone wants to discuss or think about, but like any other financial asset it is something that requires regular and systematic performance reviews to ensure that the policy is still addressing the needs of the insured.

Nearly fifty million Americans say need to purchase more life insurance. One of the reasons that Americans give for not purchasing additional coverage is the lack of education and concern about making the wrong decision. This report is specifically designed to help address some of these concerns and provide transparency to what the policy owner currently have in place and what actions may need to be taken to address any shortfalls.

A life insurance policy should be evaluated periodically to ensure that it:

- Is on track to meet your needs;
- Fits your current situation; and
- Is the most appropriate and comprehensive policy available.

With over one thousand insurance companies operating in the United States and an average product shelf life of about two years, insurance products are constantly improving. With new products, riders and features entering the market it's a good idea to evaluate your current coverage for possible enhancement options that may provide additional benefits.

Today some newer life insurance policies come with "living benefits". These benefits allow policyholders that may experience certain "triggering events" to access the death benefit while living. This may not be an option on your current policy and may provide you options to help fund long-term care coverage, retirement income and other potential opportunities. Understanding your options and addressing your needs are imperative in helping to secure your future and the future of generations to come.

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When to Consider a Policy Review

There are numerous reasons to consider a policy review. Some reasons are:

- Your life insurance needs have either increased or decreased based on specific life events.
- Interest crediting rates on certain policies are much lower today than they were when the policy was first purchased. This can affect the future performance of your policy and may require you to pay additional premium dollars to meet your needs.
- Your health has improved. People are living longer and as a result your insurance may need to be adjusted to account for your new life expectancy.
- Your family situation has changed.
- Your business has grown or has changed and your needs are different.
- Loans, withdrawals or other policy changes have affected the performance of your policy.
- Premiums have not been paid as planned.
- Premiums have increased.
- Insurance company ratings may have changed and may no longer meet your risk tolerance.

An objective, consultative analysis of your current insurance holdings will bring clarity to your life insurance needs and help identify coverage shortfalls.

Industry & Product Changes

Overall Life Expectancies

Advances in the medical field have extended life expectancy, which has allowed insurance companies to reflect these improvements in the pricing of products. Many older insurance policies mature at age 95 or before, which could have adverse income tax consequences if the insured is still alive. Newer contracts can extend well beyond age 100 and up to 125.

Policies That May be in Danger of Lapsing

There are numerous reasons why a current policy may be in danger of lapsing including:

- Lower interest rate crediting than initially illustrated (this can happen if your policy was purchased in a high interest rate environment). Current interest rates are at all-time lows and while this may be positive in some situations it could negatively affect your life insurance contract.
- Lower than anticipated investment performance (especially with market linked products such as VUL).
- Increases in cost of insurance (COI) charges, (we are seeing this more and more as insurance companies continue to be acquired by other companies).
- Reduction in dividend rates (participating whole life contracts).

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- Policy owner may have taken policy loans, withdrawals, skipped or missed premiums or made other material changes to the contract that could affect the overall performance of the contract.
- Premiums paid late or early can adversely affect the guarantees, shortening the protection period on the policy.

What is Included in a Life Insurance Policy Review?

A Life Insurance Policy Review evaluates your existing life insurance coverage. By analyzing your current coverage, reasons for initial purchase, and current needs and goals, it's possible to review all options for optimizing the overall benefit and cost effectiveness of your coverage. Although this may not currently be happening this process should become something that you do on an ongoing basis with your advisor as products and needs continually change.

Highlights of a review include:

- A client and policy summary providing a current "in force" snapshot of existing coverage and how it is projected to perform in the future based solely upon information provided by the insurance company.
- A comprehensive review of the interested persons within the policy to include the policy owner, beneficiary, and any other parties assigned to the policy.
- Evaluation of the original underwriting class.
- An assessment of possible rate class improvements that may be available.
- Review of the current crediting rates, cost of insurance and other charges within the existing policy that could affect future policy performance.
- A complete evaluation of the insurance carrier's financial strength and ratings.
- An objective evaluation of the current market to identify potential offerings that may be more cost effective, provide more comprehensive benefits or align better with your current and future objectives.

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Considerations Before Replacing a Life Insurance Policy

Replacing a life insurance policy is not uncommon, in fact life insurance replacement policies account for almost fifty percent of new policies sold each year. However, there are important items to consider before replacing an existing life insurance contract.

- You have experienced adverse health changes since the original policy's inception.
- Although rare, there could be tax consequences. It is important that you consult with a tax professional or attorney before replacing a life insurance contract in some situations. For more information on this please consult your financial advisor.
- If your existing policy has loans within the contract it's important to ensure that any existing loans be addressed and you understand any potential consequence that may exist if you replace your existing contract.
- As with any financial product, a new life insurance policy does carry certain acquisition costs and charges. Your financial advisor will cover these with you and discuss any potential negative impact that these charges may have on your life insurance needs.

Other Considerations

When reviewing your life insurance policy it is a perfect time to review other financial matters and important documents. For example:

- Consider having your advisor or attorney review your wills, trusts and power of attorney documents to ensure these items are up to date and current.
- If you own a closely held business, now may be the opportune time to review your succession plan and/or buy/sell agreement with your financial advisor.
- During this review process it is important to discuss and estimate your estate liquidity needs for items such as final expenses, legal, probate costs, federal and state taxes, loan repayments and family income needs. Discuss these and any other concerns with your financial advisor so that he/she can be sure to address any potential concerns during this process.

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Client and Policy Summary

Client Information

Client Name	
Date of Birth	
Gender	
Original Rate Class	

Notes:

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Policy Information

Current Insurance Carrier	
Product	
Death Benefit	
Surrender Value	
Current Annual Premium	
Loan Balance	
Policy Date	
Policy Owner	
Primary Beneficiary	
Contingent Beneficiary	

Notes:

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Summary Comparison (Refer to Carrier Full Illustration for Details)

	Current Policy	Policy Option 1	Policy Option 2
Insurance Carrier			
Annual Premium			
Death Benefit			
Guaranteed Years			
Current Assumption Years			
Underwriting Rate Class			
Illustrated Interest Rate			

Carrier Ratings and Financial Strength Comparison

	Current Carrier	Carrier Option 1	Carrier Option 2
Insurance Carrier			
AM Best			
S&P			
Moody's			
Weiss			
Comdex			
ALIRT			

Notes:

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Policy Scorecard

This report will score your original policy and any potential new options from the previous page in different categories. This report is objective and only considers the facts regarding the different policies. This report should not be viewed as a recommendation of one policy compared to another.

The policies are scored in seven different categories. The score at the bottom of the page is the total number of categories the policy addresses and can be compared to the other policies listed.

Category	Current Policy	Policy Option 1	Policy Option 2
Death benefit guaranteed to or beyond average life expectancy (refer to next page for reference table)			
Policy can be used to pay for Long-Term Care costs.			
Policy can be used as supplemental retirement income if needed			
Policy provides flexible premium options if needed			
Policy has a waiver of premium option in case of disability			
Policy offers a return of premium option			
Policy offers accelerated option for chronic illness			
TOTAL			

Notes / Comments:

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Social Security Administration Life Expectancy Table

Current Age	MALE		FEMALE	
	Remaining Years	Life Expectancy (AGE)	Remaining Years	Life Expectancy (AGE)
0	76	76	81	81
5	72	77	76	81
10	67	77	72	82
15	62	77	67	82
20	57	77	62	82
25	52	77	57	82
30	48	78	52	82
35	43	78	47	82
40	38	78	42	82
45	34	79	38	83
50	29	79	33	83
55	25	80	29	84
60	21	81	24	84
65	18	83	20	85
70	14	84	16	86
71	13	84	16	87
72	13	85	15	87
73	12	85	14	87
74	11	85	13	87
75	11	86	13	88
76	10	86	12	88
77	10	87	11	88
78	9	87	11	89
79	9	88	10	89
80	8	88	10	90
81	8	89	9	90
82	7	89	8	90
83	7	90	8	91
84	6	90	7	91
85	6	91	7	92
86	5	91	6	92
87	5	92	6	93
88	5	93	6	94
89	4	93	5	94
90	4	94	5	95
91	4	95	4	95
92	3	95	4	96
93	3	96	4	97
94	3	97	4	98
95	3	98	3	98
96	3	99	3	99
97	2	99	3	100
98	2	100	3	101
99	2	101	3	102
100	2	102	2	102
101	2	103	2	103

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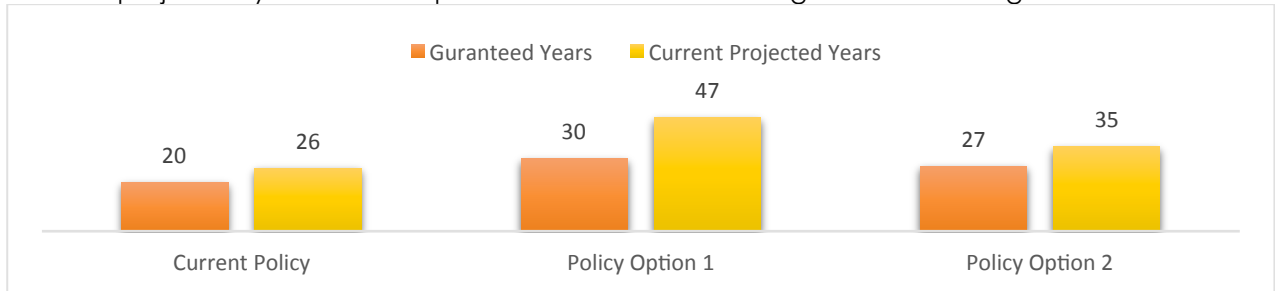
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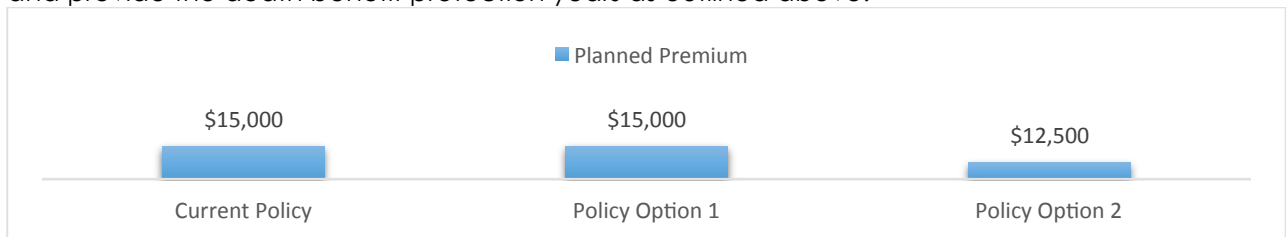
Graphs for Review

Included below are graphs illustrating how the different policy options perform with regard to important and specific criteria that should be considered before making any decision with regards to your life insurance portfolio.

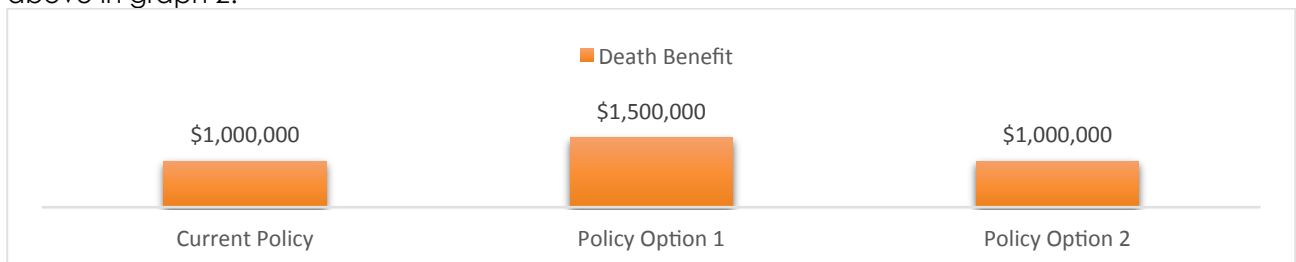
Graph 1: Shows the total remaining years that the policies are guaranteed to remain in force and the projected years based upon current interest crediting rates and charges.



Graph 2: Shows the illustrated annual premium that is required for each policy option to perform and provide the death benefit protection years as outlined above.



Graph 3: Shows the death benefit that is being purchased with the annual premium outlined above in graph 2.

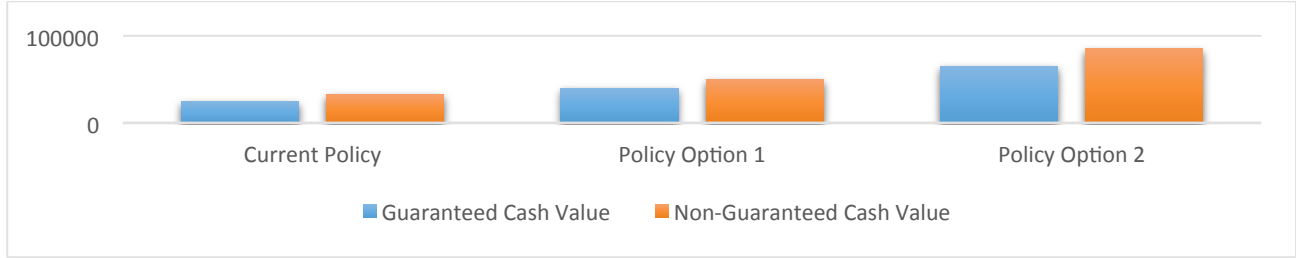


Graph 4: Shows the projected cash value in Years

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Conclusions

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What to do Next

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Disclosure

This agency does not provide tax or legal advice. Clients should consult with a tax or legal professional on all matters related to their financial needs. All guarantees are based on the claims-paying ability of the insurance company. All examples are hypothetical illustrations and do not depict a particular investment or policy. The numbers are not guaranteed to be accurate and should only be looked at as hypothetical illustrations. Clients should refer to the company full illustration for accurate illustrated rates.

Before a client considers exchanging one life insurance contract for another all aspects of the exchange should be discussed and outlined, including but not limited to costs, guaranteed interest rates, surrender charges, cash value charges, insurance charges, possible insured ratings changes and different features and benefits.

All illustrative values should be considered supplemental illustrations and must be read in conjunction with the full company illustrations.

This report is a supplemental ledger and is not valid without being accompanied by a complete basic illustration reflecting all policy values including guaranteed values.

This is a supplemental ledger based on the insurance company policy illustrations. Neither this report, nor the insurance company policy illustration, upon which this report is based, constitutes a contract. In the event of a discrepancy among this report, the insurance policy illustration, and the insurance policy itself, the insurance policy shall be considered correct.

Life insurance is not a deposit of any bank, is not FDIC insured, is not insurance by any Federal Government Agency, and is not guaranteed by any bank or savings association. Variable life may go down in value.

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