

Think about this: **Will a review of your client's existing term policy give you an opportunity for business?**

Term rates have decreased over the past few years and remember that in most cases, a term policy is the most affordable type of protection a client can have. In fact, its advisable that existing policies be reviewed at least once in 3 years and sooner if any of these life changes occurs:

- Getting married
- Expecting the birth of a child
- Changing Jobs
- Inheriting property or a large sum of money
- Retirement from service
- Change in marital status, etc

**Way to go:**

- ⇒ If client's health has improved for the better since policy issue, run quote for a better health class and let the client save premium dollars!
- ⇒ If client has experienced considerable health problems since policy issue, suggest converting term to permanent life policy as the importance of life insurance is much more now!
- ⇒ If present amount of coverage is insufficient, suggest getting extra coverage with the most competitive carrier out there in the market.
- ⇒ Consider "term laddering" for the clients. This is having multiple term policies with varying term lengths based on need for coverage.

If client has to change owner or beneficiary, it is easy and can be done with a one page form. What is important is to keep in touch with the client so that you are the person he/she will call for all insurance needs!

**GAIN** the freedom to  
**Sell The Best and Earn The Most!** Call us at 800-847-6426