

Think about this: “**This is the right time to visit with your client and review insurance policies**”

Yes, a new year is here and it is time to plan for new things, revise existing plans to suit present goals, etc. An important goal for your client will be financial security and adequate insurance coverage builds financial security. This is a great time for a financial advisor to meet with his/her client.

**Questions to ask your existing clients:**

1. Have your needs changed since you purchased the last insurance policy?

If the answer is yes to 1, next possible question

2. Your existing policy might not provide adequate coverage, have you thought about that?

If the answer is no to 1, next possible question

3. A lot of changes have happened in the insurance industry since your last purchase and I would suggest evaluating your existing policy to make sure you have the most competitive and cost effective policy in the market. Would you like to set up an appointment to review your policy?

**Factors to be considered while evaluating existing policies:**

- ⇒ Is there adequate face amount/death benefit?
- ⇒ Is the ownership appropriate?
- ⇒ Is the beneficiary set up according to client’s most current wish?
- ⇒ Has the rating of the insurance company been stable or better?
- ⇒ For the same benefits, is there a less expensive policy out there?
- ⇒ In the case of a Universal life or Whole life policy, additional questions on competitive interest rates, policy performance, dividend paid versus promised history, etc should be considered.
- ⇒ Has the client considered all relevant life changes such as birth/death/divorce, etc in the family and its impact on existing policies?

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