



Policy Review Analysis FORM

Client Information

Policy Owner: _____

Current death benefit: _____

Beneficiary: _____

Are any ownership or beneficiary changes needed? _____

Does the policy still meet client objectives? _____

Should death benefit be increased or decreased? By what amount? _____

Is the policy included in the owner's estate? _____

Does the policy owner have a potential estate tax liability including other assets? _____

Existing Policy Data

Current carrier ratings: _____

Existing underwriting class: _____

Current tobacco rating: _____

Health changes since policy issue: _____

Potential surrender charges: _____

Existing policy guarantees: _____

Based on current assumptions, is the policy in danger of lapsing? _____

Will additional premiums be required to maintain the policy? _____

What is the increased premium required? _____

How many additional premiums are needed? _____

If the policy is whole life, do changes need to be made to the dividend option? _____

Policy Review Analysis

Evaluate the Alternatives

Careful review of the existing policy should be done to confirm if it continues to meet the clients needs under an acceptable arrangement. If clients no longer need this coverage and are instead looking to supplement current income or retirement income, they may consider surrendering the policy, a life settlement, or a 1035 exchange to an annuity. If the client still needs the coverage, but their underwriting outlook has improved or newer policy pricing is significantly more affordable, a 1035 to another life insurance policy may be appropriate. Before replacing an existing policy, carefully review the existing policy and compare it with the proposed coverage.

Comments/ Recommendations

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Life insurance is medically underwritten. Clients should not cancel their current coverage until their new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. Clients should consult their own tax advisors regarding tax liability on surrenders.

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