



Life Changes -Quickly

That's why it's important to periodically evaluate your financial plan, including your life insurance.

As your life changes, so can your life insurance needs.

When was the last time you looked at your life insurance policies? How long ago were they purchased? Have there been any changes in your life or financial plans that might affect the amount of coverage you desire?

Make sure your policies fit your current goals and financial plan with an insurance checkup.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION



Transamerica Life Insurance Company

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AN INSURANCE CHECKUP



**Stay in Good Financial Health
With an Insurance Checkup**



Transamerica Life Insurance Company

Why complete an insurance checkup?



- Policies bought years ago may not coincide with current goals.
- Financial goals may have changed since you bought your existing life insurance coverage.
- Term policy premiums may soon increase.
- Your cash value policy may require additional premiums to continue coverage.

Call today to find out whether an insurance checkup is right for you.

Transamerica Life Insurance Company and its representatives do not give tax or legal advice. This material is provided for informational purposes only and should not be construed as tax or legal advice. Clients and other interested parties must consult with and rely solely upon their own independent advisors regarding their particular situations and financial needs.

Is an insurance checkup right for you?

Here's a list of things to look for:

- Recently married or divorced?
- New child or dependent?
- Purchased a home?
- Started, currently own, or sold a business?
- Planning to transfer ownership of your business during your lifetime?
- Received an inheritance?
- Need to plan for retirement?
- Need to support anyone with special needs or an elderly family member?
- Need to fund a higher education?
- A change in employment or salary?
- Children left the household?
- Death of spouse or child?

If you answered “yes” to any of these questions, contact a Transamerica representative about an insurance checkup today.

Steps in an insurance checkup:

- Collect copies of policy statements for existing coverage.
- Set up an appointment with a Transamerica representative to review the findings of the information collected. Together, you can estimate your insurance goals and determine appropriate strategies.
- A Transamerica representative will ask you some questions about your current lifestyle and any changes in your life since you purchased your life insurance. He or she will then review the coverage in detail to help you determine if it still fits your goals.
- You may find signs that a policy needs to be updated. For example, the ownership and beneficiary designation can affect the tax liabilities of your policy, so they may need to be changed. Or, another example is that you may need additional coverage if you recently started a business.
- A Transamerica representative may also help you determine that your policy and coverage are consistent with your financial goals. The results can give you peace of mind.