HAVE YOU REVIEWED YOUR LIFE INSURANCE POLICY LATELY?

Life insurance is one of the simplest and most powerful forms of financial protection. To ensure maximum protection for you and your loved ones, it's vital to keep your policy up to date.

Once you have purchased life insurance, it's tempting to file your policy away and forget about it. *But it's vitally important for you to review your policy on a regular basis - especially as the circumstances of your life change.* This may save a lot of heartache further down the road.

Events such as marriage, divorce, the purchase of a home, a significant increase in income, the birth of a child or the death of a loved one all can influence how much financial protection you and your family need or how you want your estate divided after your death. Many people change their wills in such situations, but all too often neglect to update their life insurance coverage.

You want to be sure that the amount of your coverage is adequate to meet your current financial obligations and your loved ones' continuing financial needs. Considering all the expenses life insurance benefits will have to cover and length of time the money will be needed, it may be a good idea to consider purchasing coverage that is equal to 10 times your annual gross income.

You must also make sure that your desired beneficiaries - the people you want to receive benefits from your life insurance policy when you die - are the people actually named on the policy.

As your personal or business situation changes, your financial protection needs change - and it is up to you to adjust your coverage accordingly. f your policy is not up to date, your policy benefits may not be distributed as you intend.

REQUEST FORM

TO REVIEW OR UPDATE YOUR CURRENT LIFE INSURNACE POLICY

Name Contact by Phone Best time to contact

Address Contact by Email

Current Life insurance amount

Effective date of the policy

Insurance Company Name

Request: **Effective date of change:**

Life insurance needs analysis

Financial needs analysis

Increase the amount of coverage

Change the beneficiary