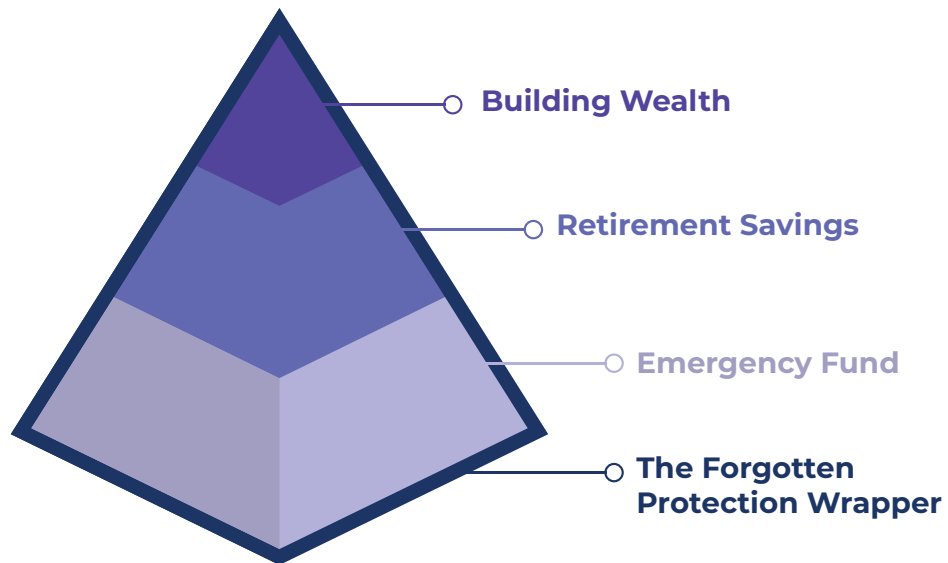


LIFE INSURANCE POLICY REVIEW:

INDIVIDUAL PLANNING

Do you use a Financial Fitness Pyramid with your clients?



CONVERSATION GOALS

- Understand your client's wealth transfer goals
- Understand your client's current life insurance coverage and premiums
- Educate your client on the importance of key estate planning documents
- Educate your client on ways to safeguard financial information

OUR POINT OF VIEW

- Clients should have adequate life insurance to cover expenses and debts upon death
- Clients should periodically review policies to ensure proper rates and terms
- Clients should have key estate documents up to date, including a will, Power of Attorney, or health care proxy
- A holistic financial plan includes life insurance and protection elements
- Financial Professionals who don't incorporate protection planning with their clients run a higher risk of litigation being brought against them

KEY QUESTIONS

- How are you protecting / safeguarding your assets / family?
- Do you currently have life insurance — individual or group/employer sponsored?
- Do you have a will / Power of Attorney / health care proxy?
- How are you preserving your wealth?

ACTIVITIES / NEXT STEPS

- Schedule joint appointments with our insurance experts and your clients
- Conduct insurance review and meet to review the results
- Provide articles of interest
- Offer insurance solutions based on needs and insurance review recommendation
- Schedule a follow-up appointment