

Life Policy Reviews Made Easy

Policy reviews by experienced professionals can help determine if policies are performing according to their expectations and continue to meet your client's initial objectives.

FIRST, Client Talk

Like all assets, life insurance should be periodically reviewed. Each client's personal situation changes with time, so policies may not be the appropriate type or amount of life insurance? Most frequently, policy review discussions revolve around:

- Funding long-term or critical care expenses.
- Ensuring existing coverage is adequate.
- Determining if premiums are adequate (potentially eliminate/reduce premiums).
- Identifying opportunities to obtain the same coverage for a better pricing.
- Examining competitive interest rates credited to existing life insurance policies.

SECOND, Request In-Force Policy Illustrations

To help expedite the process and get an accurate update on your client's policy, complete CreativeOne's **Request for In-Force Illustration form**. It's an authorization for CreativeOne to work on yours and your client's behalf to gain access to in-force policy illustrations.

You and your client will need to sign the form and return it back to the CreativeOne sales team to take the next steps. By completing this form, our team can work directly with carriers to gain access to in-force policies, performance snapshot and your client's objectives before starting the policy review.

THIRD, Ready, Set, and Review

Send the in-force ledger or completed Request for In-Force Illustration form to your sales team. CreativeOne will take the policy information and assemble a policy review. This information will help our team determine outstanding loan balances, costs bases and other critical components in determining if the policy continues to meet your client's objectives.

FOURTH, Evaluation and Findings

We'll help you evaluate key components of the policy including: performance vs. initial proposal. We'll also help coach you on how to discuss the results with your clients and how to talk about next steps: if a replacement is appropriate and how the pros/cons of replacement product's performance, premiums or coverage enhancements.

Complete the Policy Review form to preliminary underwrite your client!
Clients appreciate policy reviews.

Let us help you.

800.992.2642



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