

What is a Life Insurance AuditSM?

A Life Insurance AuditSM conducted by an Ash Brokerage Life Audit Professional is a thoroughly objective, third-party assessment of how your life insurance policies have performed compared to the original projections.

Based on our findings that most policyholders are not aware of the current status of their life insurance, and are paying more than is necessary, we developed a process that thoroughly scrutinizes every detail of in-force policies and identifies opportunities for enhancement.

The Life Insurance AuditSM process costs you nothing. What you receive is invaluable information that will help you to understand whether the actual performance of your policy is aligned with your goals and expectations. If not, you will receive options for making adjustments to current policies or for taking advantage of a new generation of more efficient policies and innovative enhancements.



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Why is a Life Insurance AuditSM Necessary?

In the past decade, the life insurance industry has undergone a transformation, resulting in



significant changes in the design, pricing and medical underwriting policies. A new generation of policies are now available that benefit from improved life expectancies and greater efficiencies.

At the same time, reductions in interest crediting rates and/or dividend rates have caused many in-force contracts to underperform relative to original projections.

While life insurance may traditionally have been viewed as a long-term asset that could largely be ignored once adequate coverage was obtained, expert oversight of in-force policies is now essential—just as investment portfolios are actively managed and monitored.

Over 65 percent of the audits performed by Life Audit Agents result in opportunities for improvements. Clients are presented with options to increase death benefits at current funding levels, or reduce premiums while maintaining the same coverage, or extend guaranteed coverage.

The Life Insurance AuditSM Process

A Life Insurance AuditSM is a multi-step process that provides you with a comprehensive evaluation of your life insurance coverage and incorporates the following information:

- A review of your in-force life insurance policy or policies, relative to your current needs.
- An analysis of whether your existing policy still meets your needs and whether the policy's funding should be adjusted.
- An investigation into possible improvements in your medical underwriting class based on your current health and recent medical underwriting reclassifications.
- An analysis of your policy's performance, compared to illustrations made at the time of the sale.
- An assessment of the financial stability of the life insurance carrier.
- A review of new products or riders that could enhance your coverage.
- A clearly explained list of options.
- Decision-making support from a Life Audit Agent.

Testimonials

"I was so impressed with the independence of the audit that I have recommended it for business owners and estate planning purposes. I believe the objectivity of the evaluation is very crucial and that the audit was extremely well conducted."

Dennis D. Sutton
Lawyer
Burt, Blee, Dixon, Sutton & Bloom, LLP

"The Ash Life Insurance Auditsm is an excellent tool to use when seeking to objectively assess life insurance."

Catherine Borkowski, JD
VP & Trust Officer
First National Bank & Trust



Your life insurance is one of the most valuable assets you own. It is there to take care of your family when you are no longer there to provide for them yourself.



The Tuve Advantage

Tuve Investments in partnership with Ash Brokerage conducts comprehensive life insurance audits, for policy holders on a nationwide basis.

Tuve Investments has been providing innovative insurance solutions for clients since 1953. Through our partnership with Ash Brokerage, we join a select group of insurance professionals able to leverage their leading-edge technical platforms.

Ash Brokerage is the largest privately held life insurance brokerage in the United States with more than 25,000 life applications reviewed last year and 4,000 completed audits over the past three years.

With access to more than 80 insurance carriers, Tuve Investments is committed to investigating, analyzing, and comparing products across the industry to ensure that their clients have the best available product in the marketplace today.

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Form #4002



Making sure your insurance still meets your needs.

A Consumer Guide