



## **REVIEWING YOUR LIFE INSURANCE**

Life insurance is a financial instrument owned by most individuals, businesses, and estate plans. It is often one of the top assets within a financial statement yet it is seldom evaluated, appraised or assessed in a comprehensive manner. Statistics compiled by Ash Brokerage one of the nation's leading life insurance brokerages indicate that nearly 70% of all life insurance policies can be significantly improved.

### **WHY REVIEW YOUR EXISTING LIFE INSURANCE?**

In every industry change is constant and the life insurance industry is no exception. The insurance industry has seen changes in the way life insurance is designed, priced and medically underwritten

Life Expectancies have changed. Medical advances have lengthened people's lives and insurance companies have implemented pricing and underwriting standards to reflect these improvements often substantially lowering premiums. Insurance companies are now offering favorable underwriting classifications for individuals with heart disease, cancer, diabetes or other medical histories. These same medical histories ten years ago may have been deemed uninsurable or highly rated. Today, many are considered standard risks.

Interest and dividend crediting rates have changed. Economic trends have forced the insurance companies to lower their crediting rates over the last ten years. These crediting rates are directly tied to the overall rate of return experienced within the insurance company's investment portfolio. Due to today's low interest rate environment, many policies issued prior to 2000 are not performing as originally intended.

Industry structure has changed. Life insurance companies have undergone widespread changes in corporate structure, including mergers, acquisitions and demutualizations. Many times policyholders are not aware of the impact of these corporate changes. Historically, many of these changes have resulted in negative implications to policy holders.

Planning goals may have changed. Evaluation of current goals and needs is an essential part of the life insurance audit process.

If it has been a while since you reviewed your existing life insurance coverage it may be of great benefit to sit down and review the policy's performance. Through our partnership with Ash Brokerage we can provide you a free independent and comprehensive policy performance audit. The results can be quite eye opening, premium reductions of 10% to 50% are not uncommon.

If you would like to ensure you currently have the most cost effective life insurance coverage available please call 1-800-373-8883 or visit [www.tuveinvestments.com](http://www.tuveinvestments.com).

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