



## Best Time

Consider a Life Insurance Portfolio Analysis when:

- Need for life insurance has increased or decreased
- Low crediting rates have affected policy performance
- Premiums or premium payments have increased
- Health has improved, qualifying you for a better rating
- Family or business situation has changed
- Loans, withdrawals or other changes have affected policy performance
- Policy premiums have not been paid as planned



### David Kalfen CPA

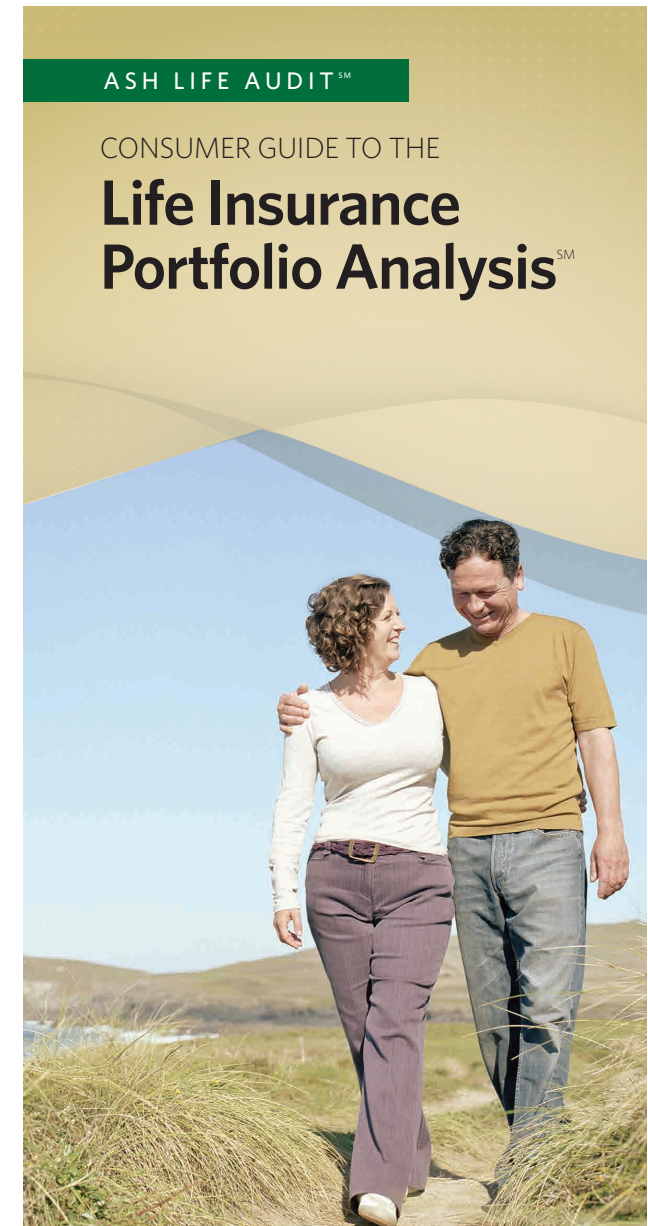
Matters Most Advisor-What matters most to you?

Kalfen Financial Solutions  
977 Lakeview Parkway Suite 130 | Vernon Hills, IL 60061  
Office (224) 206-7566 | Mobile (847) 208-3496

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## Understand the value of a Life Insurance Portfolio Analysis (LIPA)



## Uncover what you may be missing:

- Increased death benefit
- Extended coverage duration
- Lowered premiums
- Increased projected cash accumulation
- Confirmed financial strength of the carrier

## Bring insight to your life

A Life Insurance Portfolio Analysis offers an excellent opportunity to step back and examine your financial situation to ensure your coverage meets your current needs.

### Your advisor will:

- Evaluate your original and current goals and discuss how or if your current policy fits
- Gather information and current illustrations to determine if your policy is on track - IF not, recommend changes to bring it up to date

Once all information is received, your advisor will review the findings with you. If changes are needed, suggestions to adjust your current policy or alternatives to help you reach your goals will be made. Your advisor will also review your medical history to ensure your policy changes are being properly managed.

Your life insurance policy is one of the most valuable assets you own. When you purchased it, you probably made certain assumptions about future needs, interest rates, planned premiums and other considerations.

While the original reason may still exist, your needs may have changed, requiring more or less coverage ... *life constantly changes.*

- New family situation
- Different career
- Shift in financial status
- Change in health

... and many others

A comprehensive evaluation of your life insurance coverage confirms whether the choices you made years ago still make sense, and most importantly, if the policy you own efficiently meets your needs.

## Leave nothing to chance

A Life Insurance Portfolio Analysis provides a comprehensive evaluation of current coverage:

- Reviews in-force policy relative to current needs
- Investigates possible underwriting improvements, based on current health, ensuring proper policy expense management
- Analyzes policy's performance, compared to illustrations provided at sale
- Assesses financial stability of current carrier
- Reviews new products/riders that may enhance coverage
- Provides easy-to-understand options
- Ensures decision-making support from a Life Insurance Portfolio Analysis professional

Before you consider exchanging one life insurance contract for another, all aspects of the exchange should be considered, including but not limited to cost, guaranteed interest rates, surrender charges, rider costs, cash value costs, insurance charges, possible rating changes and different features and benefits of the two policies.