

POLICY REVIEW: What will you uncover?

SITUATION



Client: Female, age 47, surgeon



Goal: Ensure life coverage is optimized



Existing life insurance policy:

Death benefit = \$2,400,000

Current cash value = \$380,000

SOLUTION

The client met with her advisor for a routine policy review. Her primary concern was to ensure she would have sufficient income in retirement. The advisor explained that the client had reached her contribution limits on her traditional qualified plan and should consider another source of supplemental retirement income. He suggested she consider a supplemental retirement income strategy via life insurance.

RESULTS

The replacement policy designed by the advisor bridged the gap for the client, providing the ability to:



BUILD CASH VALUE

for supplemental retirement income.



PROTECT

against market volatility.

The client was surprised that a routine policy review could improve her retirement picture so significantly, despite little change to her life circumstances since she purchased the policy.

What will you uncover with a policy review?

Contact me and let's get started!