

P.A.R. Program:

What's The Problem?

Life insurance policies purchased in the past three years or longer that have not been regularly reviewed may or may not continue to provide for the original need.

Often changes occur in:

- ▶ The amount of insurance needed (increase or decrease).
- ▶ The family or business situations causing a need for insurance change.
- ▶ The dividends or interest or investment returns on the policies.
- ▶ The health of the insured that would allow lower premium rates.
- ▶ Premium payment patterns.
- ▶ Other issues impacting existing insurance.

What's The Solution?

One solution may be a Life Insurance Professional Analysis and Review (P.A.R.). To determine if a review is necessary, the policy-owner needs to answer several questions.

- ▶ Have existing life insurance policies been reviewed in the last three years?
- ▶ How have the economic needs changed during the last five years (New home? Retired?)?
- ▶ What family or business situation changed since the last purchase of life insurance?
- ▶ Are life insurance policies "on track" to perform as needed?

Depending on the answers, a life insurance Professional Analysis and Review may be in order. This program can help you by:

- ▶ Having a complete analysis and evaluation of existing insurance.
- ▶ Determining if the amount of insurance or policy features needs to change based on personal objectives.
- ▶ Reviewing the benefits of keeping an existing policy versus the possible reasons to consider the exchange of the policy for another life insurance policy.
- ▶ Giving the policy-owner confidence in knowing the right coverage and the right policy is in place to meet current objectives.

Will This Work For You?

See a Jefferson Pilot Financial professional for more information about costs and complete details of coverage. Some policies involve exclusions and limitations and may not be available in all states. Neither Jefferson Pilot Financial nor its affiliates offer tax or legal advice. Consult a tax or legal professional for more information about your taxes.

If life insurance policies or annuity products are marketed to you by or through a bank or other financial institution, they are: Not a Deposit • Not FDIC Insured • Not Insured by Any Federal Government Agency • Not Guaranteed by the Bank • May Go Down in Value.