

Life Insurance Reviews



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Life Insurance is a Dynamic Industry

- Interest rates rise and fall.
- New Products may be introduced.
- Your goals change.
- Advancement in medical care may have improved your health.



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Trustees have a fiduciary responsibility for the stability and growth of the trust-owned life insurance under management.

FACTS:

- Only 29% of Trustees reviewed life insurance in the last 5 years.
- 84% of those Trustees did not have guidance.
- 70% of insurance administered by Trustees does not have a servicing agent.
- Almost all of the insurance can be improved.

Reasons to Review Insurance:

- Underperformance of products
- Review your initial planning objectives
- Change in your health
- Over and under-funded contracts
- Tax law changes
- Change in your original intent
- Change in your cash flow
- Change in marital or family status

Benefit Concepts, Inc. can provide an objective, third party assessment of your life insurance, or trust-owned life insurance, in your care.

BCI will Provide:

- A Needs Assessment
 - Comparison of your original objectives versus your current objectives
- In-force Policy Summary
 - Review your in-force policy as is versus what it would cost to adjust it to meet your original objectives



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Evaluation of what may be improved, if applicable:

- Health/rating class
- Charges and assumptions
- Carrier strength
- Alternate Funding Strategies
- Companies re-pricing plans/history
- Restructuring Strategies
- Most importantly, a clear, objective understanding of your life insurance or the trust-owned life insurance in your care.