



# business | LIFE INSURANCE POLICY REVIEW



## You owe it to your business to review your current policies.

If you are like many companies, you purchased life insurance for your business's benefit and then never gave it much thought afterwards. But these life insurance policies are important financial assets, whether they cover key employees, fund a buy-sell agreement, or act as a deferred compensation plan. Periodically review your policies to ensure they are providing the best value for your dollar.

### Lower Premiums

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Life insurance is one of the few products that has decreased in price over the past decade. It is common for healthy individuals to purchase new policies for less than what they are paying currently. Only by reviewing your policies with a professional life insurance agent will you know for certain.

### Cash-Value-Based Life Insurance

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Policies with the potential for cash value accumulation are referred to as permanent life insurance. There are various other names for these policies such as whole life, universal life, variable universal life, etc. Based upon assumptions input to generate each policy's original cash value illustration, it is wise to have an updated policy illustration created and analyzed by a life insurance professional to determine if it is performing as anticipated.

### Tips from Our Agents

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There is more to the purchase of lifelong protection and security than buying a policy and never reviewing it. **Let us review your current policies to check if:**

1. They are competitively priced.
2. They comply with new tax laws.
3. They are doing exactly what you expected when originally purchased.
4. They match current business needs.

Ensure your policies are performing the way you intend.  
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