

## ***Important Reasons to Consider a Policy Audit and Review***

A policy audit is a thorough review of your policies.

### Why a Policy Audit?

- Life insurance needs may have increased or decreased
- Extended periods of low interest rates may have affected policy performance
- Your health may have improved, qualifying for a better rating
- Your family or business situations may have changed
- Loans, withdrawals, or other policy activity may have affected policy performance
- Premiums may not have been paid as planned

Many things that affect a life insurance policy have changed. Life expectancy continues to increase, thus rates have dropped.

Feel free to make an appointment for a policy audit and review today.