

## **wAre any of your policies in **danger of lapsing?****

- *Nearly all forms of insurance have changed over time.*
- *Some have been enhanced and updated automatically.*
- *Others are outdated and devalued.*
- *Many have options that you can add at minimal costs for the improvements to*
  - *Life Insurance*
  - *Long Term Care Insurance*
  - *Disability Income Insurance*
  - *Retirement Benefit Plans*

***Unfortunately along the way and over the years the person whom the coverage was purchased from is out of the picture for many reasons, they retired, left the business, you moved but the contract remains. Like a lot of people correspondence sent from a company was confusing so it ended up being discarded. As a consequence you simply don't know what you have or what you could have. We can help you with a Quick Review. The review is a simple fee. [DETAILS](#)***

- ◆ Interest rates and variable rates have been historically low compared to original illustrations
- ◆ Reductions in dividend rates and increasing term costs are forcing people to pay higher amounts and for extended time with no compensating benefits.
- ◆ More premiums may then be required to fulfill the original goal of the policy. Some will end up losing the policies because they can't afford to pay the higher costs.
- ◆ Life insurance is like a home mortgage, you do need to compare and evaluate from time to time. If you have ever refinanced your mortgage you know the importance of interest rates.

- ◆ Companies have merged or changed their basic structure from Mutual to Stock. Older policyholders may have enhanced benefits they could capitalize on still waiting for them to claim.
- ◆ Inaction could cost you thousands of dollars. Insurance is a vehicle that needs to be monitored and not tucked away.
- ◆ This low interest rate environment has sparked the frenzy in the life insurance industry somewhat similar to the refinancing craze..
- ◆ Carriers have even created products that perform more competitively with [1035 rollovers](#) and single pay scenarios.
- ◆ They have also allowed for 1035 rollovers with higher loan amounts and competitive loan rates.
- ◆ **SOME POLICYHOLDERS WILL HAVE GROUNDS FOR LAW SUITES**

*Get your review started Now!*

[Download Instructions Here](#)

