

# Now Is The Best Time To Complete An Insurance Review

You will be surprised at what you can achieve from an insurance review. You can save money, improve your coverage, and uncover other important insurance needs!

## Why complete an insurance review?

Term Life Insurance Rates are at an all-time low. Even if you have life insurance, reviewing your policy now might save you money.

If you bought a term policy within the last 8 years and are in the same healthy you might save money and extend your protection for the same price.

Your term insurance might be coming to the end of its period and rates will increase.

If your health has changed, you might benefit by converting to a permanent plan.

If you quit smoking, you might be paying twice as much as you should be.

If you have bought a non-competitive product, you might be paying twice as much.

Buy/Sell agreements need to be updated.

Disability insurance, long term care, and annuity need to be addressed.

Cash value policies as not keeping up with projected values and are in danger of lapsing. Save premium by doing a 1035 rescue.

Assist your clients by getting their financial affairs in order and help them organize and document their insurance policy.

## Other important things to look for in your insurance review:

Recently married or divorced?

Beneficiary updates!

New child or dependent?

Purchased a new home? Have more debt?

Own a business? Need to cover a key employee or fund a buy/sell arrangement?

Planning to transfer ownership of your business during your lifetime?

Receive an inheritance?

Income replacement needs.

Need to plan for retirement?

Need to support someone with special needs or an elderly family member?

A change of employment or increase in salary?

Death of spouse or child?

Burial expense needs?

Insurance reviews are an important way to take good care of your insurance needs and to be assured you have correct and cost-effective coverage.

To schedule your free review please call 513-602-4716 or email us at [info@royalwestagency.com](mailto:info@royalwestagency.com) or [slouallen@financialguide.com](mailto:slouallen@financialguide.com)