



Update Your Needs Analysis

Change is one thing you can count on. Business start-ups become industry leaders. Children grow up and have children of their own. Bigger houses, smaller houses, vacation houses, and rental properties. Life changing events may occur such as college tuition, retirement, disability, divorce and death. A lot can change in your life after you buy a life insurance policy – and those changes can impact your policy. PERFORMANCE EVALUATION helps keep your financial strategy intact.

PERFORMANCE EVALUATION



Personally Owned

LIFE INSURANCE



Element Insurance Partners

A LIFEMARK PARTNER

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Has Your Life's Plan Changed?

PERFORMANCE EVALUATION

is a consumer-driven process focused on evaluating the performance of your permanent life insurance policy and comparing it against the best products available in the marketplace.

A benefit we provide at no cost to you.

Your permanent life insurance policy is a financial instrument funded with specific performance expectations based on your goals and objectives. Cash accumulation for retirement. Survivor income for your family. Death benefit protection for your estate plan. Have you compared your policy's actual results with your original expectations?

If not, you may be in for quite a shock. Your policy may be at risk and as a result could lapse causing adverse tax consequences. Your beneficiary may not receive the expected death benefit.

Many cash value policies today are impacted by the change in the interest rate conditions. It is not a secret that we have experienced a dramatic decline in interest rates over the past 30 years. These declining interest rates and vulnerable markets have placed many policies in jeopardy of lapsing.

PERFORMANCE EVALUATION is a comprehensive analysis that was developed to address the ever-changing economic conditions in the insurance marketplace. Although we have continued to experience a low interest rate environment, the life insurance industry has responded with some of the best priced, most competitive products available in the marketplace.

The PERFORMANCE EVALUATION program gives you an understanding of actual policy performance with an emphasis on maximizing value.

- STEP 1
Performance Evaluation
Analyze your policy to confirm your goals and objectives are in align with your expectations of premium funding and policy performance.
- STEP 2
Market Survey
Optimize your policy through research and comparison to determine if you can reduce your premiums, increase your death benefit, enhance cash accumulation, extend the duration of the contract, or add a new feature to your policy.
- STEP 3
Solution
Recommend changes to your current policy that meet your goals and expectations.

The resulting Performance Evaluation Report provides the analysis you need to make informed decisions about your life insurance policy.

Speak to your financial professional about a free PERFORMANCE EVALUATION. We are eager to help.

Subjecting your life insurance portfolio to a formal PERFORMANCE EVALUATION is an important, financial sound practice.

