

WHEN WAS THE LAST TIME YOU REVIEWED YOUR LIFE INSURANCE NEEDS?

Answer these questions to see if it's time for a policy review.

Have you conducted a review with a professional advisor since you purchased your current life insurance policy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you recently been married or divorced?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you purchased a home or changed jobs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you added or reduced dependents?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you know who the beneficiary is on your policy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you know how your policy has performed since you purchased it?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you know the going rate for the same coverage today?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you integrated your life insurance policy with your estate plan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Life insurance is an evolving industry, with new products and strategies introduced every year. If you haven't had a policy review in the last couple of years, your current coverage may not be the best match for your needs. For example:

Underperformance may cause your policy to lapse prematurely

You may be able to purchase more coverage for the same premiums

You may be able to reduce premiums for the same coverage

Please call me for a complimentary review.

GETTING A LIFE INSURANCE POLICY REVIEW IS A SIMPLE, THREE-STEP PROCESS:

1. Schedule a complimentary policy review with your financial advisor and take all of your insurance statements with you to the consultation.
2. Together you will assess your current policies to determine if your existing policy is competitively priced, meets your current objectives and is positioned for long-term performance.
 - If you have a permanent policy, your advisor may request in force illustrations showing the current, projected and guaranteed values.
 - If you have term life insurance, your advisor will determine if you are paying a competitive rate for the amount of coverage you receive.
3. If appropriate, your advisor may ask you to consider additional insurance coverage options and work with you to determine solutions best suited for your needs.

Please note that it may not be necessary, or in your best interest, to change insurance policies in all instances. For example you may pay early surrender charges, higher premiums, and there may be unfavorable tax consequences caused by surrendering an existing policy.

¹ Nationwide Financial, Insure your biggest asset, 2013.

² LIMRA, Facts about life 2013, September 2013.



FACTS ABOUT LIFE

The average American with a spouse/partner or dependents is under-insured by \$1.2 million¹

The average consumer has enough life insurance to replace just 16% of income¹

Among those who believe they need more coverage or want a policy review, only half pursue it²

Contact your Raymond James financial advisor for a complimentary life insurance policy review.

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