HOW IT WORKS...

Step 1: Complete the Brief Data Sheet & Authorization

The brief data sheet and authorization gathers the information necessary to ensure that our analysis is accurate. It includes a brief health questionnaire and authorization form.

Step 2: We Compile All Information on Current Policies

Your client's authorization allows us to use our relationships with insurance carriers to contact them directly and gather any information necessary to complete the report. We keep you updated on our progress while we gather the data required for a thorough analysis.

Step 3: We Thoroughly Analyze Your Client's Situation

There are different preferences and purposes for life insurance, so each report is unique to your client's goals and objectives. Our in-house experts analyze every detail of your client's existing coverage and identify issues that may be important to them. In addition, we search all of the top insurance carriers to see if there are better solutions your client may want to consider.

Step 4: The Report Is Delivered Directly to You

Our final report is delivered directly to you so that you remain in control of how the information is delivered to your client. We are available to walk you and your client through any recommendations.

Services provided by Insurance Valuation Services, Inc., a division of Pinney Insurance
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POLICY ASSESSMENT

An Objective Analysis of Your Client's Life Insurance Portfolio

POLICY ASSESSMENT

The Problem

Unlike other investment products, permanent life insurance is rarely reviewed to evaluate its performance. Declines in interest rates, changing insurance costs, and market conditions significantly affect your client's policy. Yet the impact of these changes is seldom explored or understood. These factors can cause significant increases in the cost of an insurance policy or, even worse, cause coverage to expire during the lifetime of the insured.

Expired life insurance is not a rare occurrence—it is a significant problem. If you don't review your client's policies as their trusted advisor, who will? Reviewing your client's policies may protect you from liability under the Uniform Prudent Investor Act or your state's fiduciary standards.

What is a Policy Assessment?

The ***Policy Assessment*** report is an objective third-party review of your client's existing life insurance coverage. This review is completed at no cost to your client.

Provide Your Clients with Peace of Mind

Our Policy Assessment is always in your client's best financial interest and may conclude that no changes are necessary. If improvements are suggested, the Policy Assessment clearly explains how and why your client will benefit financially from taking advantage of the recommendations. Regardless of the outcome, providing a Policy Assessment assures your client that you have their best interests in mind.

The ***Policy Assessment*** evaluates several critical policy areas:

Is the Policy in Danger of Lapsing Prematurely?

Unfortunately, many consumers are unaware that their "permanent" life insurance policies are in danger of expiring before the insured's death. In these instances, it is important to inform the insured of the potential that a policy may expire earlier than expected.

Is Your Client Paying Too Much for Insurance?

Many times declining interest rates and changes in the economy mean that your client could receive the same coverage for a lower premium.

Can Your Client Increase Coverage and/or Reduce the Cost of Current Coverage?

Often the assessment shows that your client has the option of either paying less for their coverage or continuing their payments while significantly increasing the amount that they leave to the people and causes they care about.

Is Your Client's Policy Performing as Expected?

About 40 percent of the reviews we conduct reveal a policy performing as originally intended. In these cases, the report will recommend continuing the policy "as is" unless the client's needs have significantly changed.