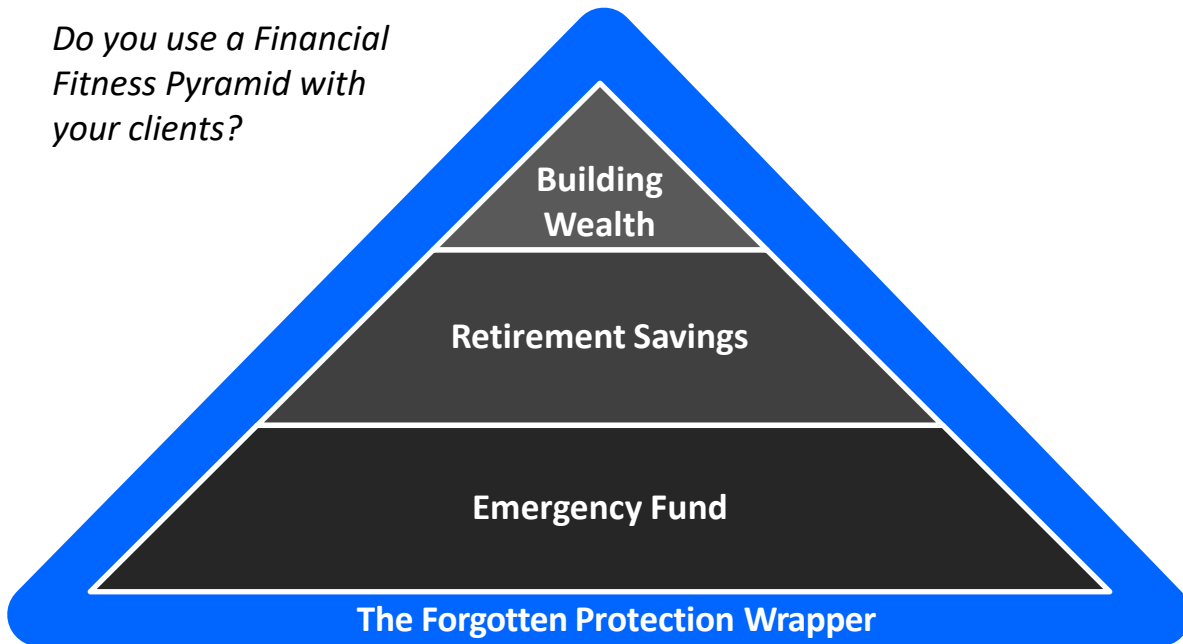




INSURANCE POLICY REVIEW PROCESS

Step 1 | Identify the Opportunity

Do you use a Financial Fitness Pyramid with your clients?



CONVERSATION GOALS

- Understand your client's wealth transfer goals
- Understand your client's current life insurance coverage and premiums
- Educate your client on the importance of key estate planning documents
- Educate your client on ways to safeguard financial information.

OUR POINT OF VIEW

- Clients should have adequate life insurance to cover expenses and debts upon death.
- Clients should periodically review policies to ensure proper rates and terms
- Clients should have key estate documents up to date – Will, Power of Attorney, Health Care Proxy
- A holistic financial plan includes life insurance and protection elements.
- Financial Professionals who don't incorporate protection planning with their clients run a higher risk of litigation being brought against them.

KEY QUESTIONS

- How are you protecting / safeguarding your assets / family?
- Do you currently have life insurance – individual or group/employer sponsored?
- Do you have a Will / Power of Attorney / Health Care Proxy?
- How are you preserving your wealth?

ACTIVITIES / NEXT STEPS

- Schedule joint appointments with our insurance experts and your clients
- Conduct insurance review and meet to review the results.
- Provide articles of interest
- Offer insurance solutions based on needs and insurance review recommendation
- Schedule follow-up appointment

Approved for consumer use under the guidance of a financial professional

Most insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Ask your financial professional to provide you with costs and complete details. Guarantees are based on the claims-paying ability of the issuing insurance company. AIMCOR EIG is a division of AIMCOR Group, LLC. AIMCOR Group, LLC is not an insurer and does not issue contracts for coverage. This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. **The information is not intended as investment advice**