

HELP KEEP YOUR LIFE'S GOALS ON TRACK

Have You Reviewed Your Life Insurance Lately?

Client Brochure



North American Company
for Life and Health Insurance
Since 1886





Be on your way to a more secure financial future with a periodic life insurance review

You're on your way to a more secure financial future with the life insurance you have, but how often do you review your policy? Do you still have the same needs as when you first bought coverage? Can your needs be met more economically? With the passage of time, life changes and scheduling a policy review with your agent can help keep you on track.

Key Questions	Items Discussed
Can you benefit from a policy review?	Just about anyone can benefit from a life insurance policy review—here are the reasons to consider a review.
Why review your life insurance?	As time passes, your circumstances more than likely have changed. Explore a list of several key life-changing events.
How does it work?	Gain insight into how a policy review can protect what's important to you.

Can you benefit from a policy review?

You may periodically review your bank statements, retirement portfolio, and car insurance, but have you recently looked at your life insurance policy? Life insurance is a part of your financial strategy and a regular review can help make sure your goals and protection needs are being met. Consider these statistics:

*Seven in 10 families with children under 18 would have trouble paying their bills if their primary wage earners died unexpectedly.**

*Half of U.S. households have unmet life insurance needs: Fifty-eight million say they do not have enough life insurance.**

In addition to making sure your coverage needs are met, you may be able to improve your situation in several ways:

- You may be able to *lower your premium cost* for the same amount of coverage.
- You may be able to *gain more coverage* for the same premium you are paying now.
- It may be possible to *improve the death benefit guarantee*.¹
- There may be a way to help *improve policy performance* and build cash value.

If you haven't reviewed your life insurance policy in a while or other policies that may be in your household, a phone call to your agent is all it takes. Your agent is trained to review certain items to make sure you're on track with your life insurance goals.

All financial tools need a periodic review including life insurance. Life insurance policy offerings have changed significantly over the years and making the right adjustments now may better prepare you for the future.

Why review your insurance?

Life is unpredictable and the passage of time may bring about a new home, a job change, children, and even a change in health—these are all life events that may affect your life insurance coverage. A policy review gives you the opportunity to review your current financial situation and evaluate your life insurance needs.

Here are a few life events that may prompt a further look at your life insurance coverage:

- Change in marital status
- New home
- Children/Adoption
- Job promotion/job change
- Taking on debt
- Planning for college
- Planning for retirement
- A significant change in assets
- Changes in your business if you're a business owner

This list of life events is a guideline to help evaluate your current situation. There are many other events

to consider, like whether or not your children are out of college and on their own. In this case, the original reason for purchasing coverage has probably changed and there may now be a need for retirement or estate planning. In addition to life events, there may be other circumstances that may affect your policy:

- **Your health:**
Have you lost weight or stopped smoking? Your health is a consideration when reviewing your life insurance policy.
- **The economic environment:**
Interest rates fluctuate and are quite different from where they were a few years ago. These interest rate changes may play a role in the performance of your policy.

How does it work?

Your agent will take a comprehensive look at your policy and analyze its features and performance to see if your original objectives are being met. If adjustments need to be made, your agent will present you with options. If the policy is currently on track with your original goals then no changes will be needed. The important step is to take action and to see if you're still on track with your financial protection needs.

There are a few items to note when reviewing your life insurance policy. The list below is not meant to be comprehensive, but it may help you get started in the right direction.

- **Examine your annual premiums:**
How much are you paying? Is the amount still within your budget?
- **Look at your beneficiary designations:**
Make sure your beneficiary designations are up-to-date.



**GIVE YOUR AGENT A CALL TODAY TO
HELP MAKE SURE YOU'RE ON TRACK
WITH YOUR LIFE INSURANCE GOALS.**

- **Review the death benefit amount:**
Does the death benefit provide you with enough coverage? Items that may affect your death benefit are cost of living expenses and any life events.
- **Consider your supplementary benefits:**
Are there riders or endorsements you no longer need? Are there new riders that may be beneficial to your situation?

Life insurance is a key component to your overall financial plan. Take a moment and help ensure your life insurance goals are being met.

¹ Guaranteed death benefit is subject to premium payment requirements.

* Life Insurance and Market Research Association (LIMRA), 2010 Household trends in U.S. Life Insurance Ownership.

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