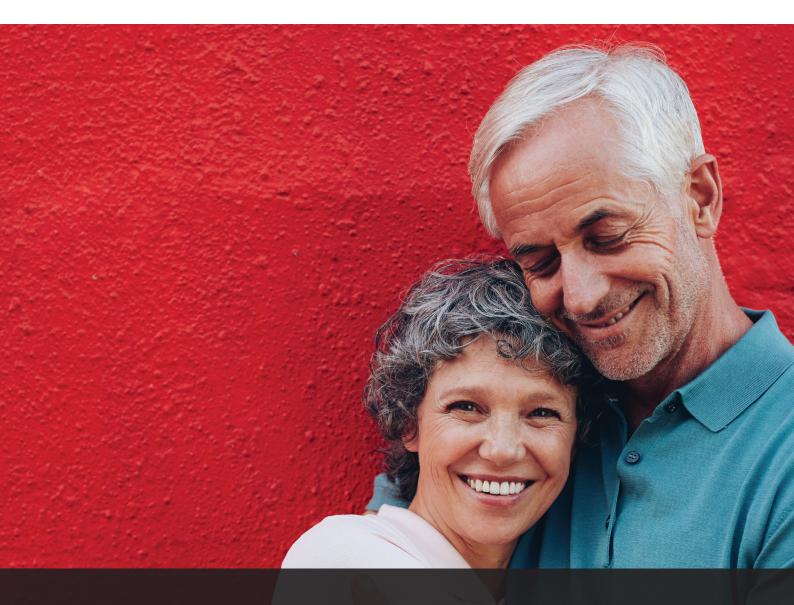


65 West Street Road | Suite A-101 Warminster, PA 18974 1-(800)-772-6881 www,pfinsurance.com



4 REASONS WHY

It's Time to Review your Policy

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IT'S TIME TO REVIEW YOUR POLICY

If you currently have life insurance, you may feel secure in knowing your household is protected in the event of your death. This, of course, is the main purpose of life insurance. However, as your life changes, so do your needs. And so does your need for life insurance coverage.

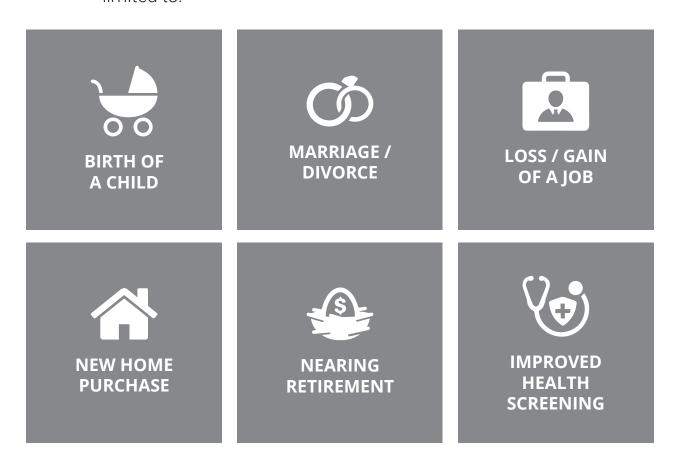
Too often people approach life insurance—and their overall financial plan—with a set-it-and-forget mindset. But consider this: you wouldn't invest in the stock market and never look at how your money is performing, so why would you buy an insurance policy and never look at it again?

Here are four reasons why **now might be the best time to review your policy.**



1 NEEDS HAVE CHANGED

The only constant in life is change. As you work toward retirement, you may experience many important life events that should be reflected in your insurance coverage. These include, but are not limited to:



When you experience one of these life events, your focus is typically on the event itself and not the insurance considerations they bring about. But taking the time to review your policy with a financial professional can reap numerous benefits for you in both the short-term and long-term.

2 YOUR POLICY MAY BE IN DANGER OF LAPSING

Cash Value Indexed Universal Life Insurance policies offer flexible premium options and upside potential, in addition to accessible cash value. This can be a great way to accumulate a financial legacy and obtain a financial resource. Many individuals even use the dividends to offset some or all of the policy's cost.

Over time however, the cost of insurance will generally rise, and you may experience periods where little or no interest is captured. Enough of years of this can put your policy in danger of prematurely lapsing or cause you to face a large, unexpected premium.

BENEFICIARY CHANGES

A need to change who receives your policy proceeds can suggest a need to reevaluate your coverage. If you are adding an additional beneficiary, it may be time to consider increasing your death benefit. Or, if you are now planning on incorporating your life insurance into a charitable gifting structure or trust, you will definitely want to review your options with a financial professional.



The benefit of a policy review is that we can make sure your coverage still meets the needs of your unique situation. And through the review process we may find opportunities for more value.

4 SURVIVING A TERM PERIOD

Some individuals, especially those in the early stages of their careers, opt for a term life policy. This type of life insurance provides only a death benefit for a specific period of time—typically in ten-year increments—and is often the least expensive type of insurance on the marketplace.

Should you survive the coverage period and have more to allocate for insurance coverage, it may be time to explore the additional features of a permanent life insurance policy. Outliving your term also likely tracks with life changes, such as marriage, higher income (therefore higher income to protect in the event of your death), and the birth of children.

Contact a Pinnacle Representative for more information at 1 (800) 772-6881 x6003 or by emailing lifesales@pfsinsurance.com.



Pinnacle Financial Services, Inc.