FINANCIAL*ink*®
Your Money Management Newsletter

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Title

Give Your Insurance Coverage a Quick Checkup

Take a Moment to Ensure You Still Have the Appropriate Policies

Risk management should be the cornerstone of a sound financial strategy. But insurance can be a boring topic, often overlooked in favor of the more interesting and pressing aspects of personal finance, such as investing and saving for retirement. By filling out this simple survey and returning it in the enclosed envelope, you will enable us to help determine whether your coverage is still offering your family the appropriate level of protection.

Which two of these types of insurance coverage concern you the most?

- ❑ Life insurance
- ❑ Disability income insurance
- ❑ Liability insurance
- ❑ Medical insurance
- ❑ Medical insurance in retirement
- ❑ Property and casualty insurance
- ❑ Long-term-care insurance

Circle the types of coverage that you currently own.

Have there been any major changes in your life? *(Check all that apply)*

- ❑ There is a new child/grandchild in our family.
- ❑ My marital status has changed.
- ❑ My income has changed significantly.
- ❑ My net worth is much different than it was when I originally purchased life insurance.
- ❑ I purchased or sold a primary residence.
- ❑ I paid off my home mortgage.
- ❑ Other_____

Apart from the face value, the most important aspect of your life insurance policy may be the beneficiary designations. Can you still name your primary and secondary beneficiaries?

Primary #1_____
Primary #2_____
Primary #3_____
Secondary #1_____

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Secondary #2_____
Secondary #3_____
❑ I'm not sure who my beneficiaries are.

Are all your beneficiaries still alive and in good health?
❑ Yes ❑ No ❑ Not sure

Are you concerned that the face value of your life insurance policy may no longer be adequate for your family's needs?
❑ Yes ❑ No ❑ Not sure

How concerned are you that inflation has eroded the value of your death benefit so that your beneficiaries may not enjoy the same level of protection as when you initially bought your policy?
❑ Very concerned
❑ Concerned
❑ Not concerned
❑ I'd like more information on how inflation affects my life insurance.

At what age do you plan to retire?
❑ Age _____
❑ Not sure
❑ I have been retired since age _____

Would you like more information on the role that life insurance could play in your retirement?
❑ Yes
❑ No

Do you expect your estate to be subject to federal and/or state estate taxes?
❑ Yes ❑ No ❑ Not sure

Do you have other questions or concerns related to insurance? _____
_____
_____
_____
_____
_____
_____
_____
_____
_____

Your name_____

Phone number_____

E-mail_____

The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. Before implementing a strategy involving life insurance, it would be prudent to make sure that you are insurable. As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality and expense charges. In addition, if a policy is surrendered prematurely, there may be surrender charges and income tax implications.

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PREVIEW