

# FREE POLICY REVIEW

Know your policy

What type of life insurance policy do you have?

**Term Life, Whole Life, Universal Life, Accidental Level or Graded**

What should you know about your policy?

1. When will my policy expire?
2. When will my premiums go up and how much?
3. Does my policy have cash value?
4. Will my policy ever lapse?
5. What is my benefit amount?
6. Do I have living benefits?

What are my guarantees?

1. Premiums guaranteed never to increase
2. Death benefit guaranteed to never decrease
3. Benefit guaranteed paid TAX-FREE
4. Guaranteed never to be cancelled due to age
5. Guaranteed CASH VALUE accumulation