

Top reasons to perform Professional Analysis and Review (PAR)



Find a better fit for your clients

Life never stands still. That's why it's so important to regularly review your clients' life insurance coverage.

Our unique Professional Analysis and Review (PAR) approach is an impartial and convenient life insurance analysis program that can help you and reassure your clients.

Policy and structure

- 1 Review policy performance**
 - Interest rates or dividends
 - Load structure
 - Mortality costs and expenses
- 2 Update ownership and beneficiaries**
- 3 Policy provisions available on contracts**
 - Long-term care riders
 - Return of premium riders
 - Secondary death benefit guarantees
 - Accelerated death benefit riders
 - Extended maturity
- 4 Possible rate reductions on policies**
 - Increasing term or mortgage insurance
- 5 Review for unnecessary policy riders**
- 6 Review impact of policy loans**
- 7 Consolidation of multiple policies**
- 8 Term policy conversion period**

Underwriting

- 1 Review positive medical changes**
 - Weight changes
 - Smoker/nonsmoker status
 - Improvements in blood pressure or cholesterol
- 2 New underwriting classifications**

Other factors

- 1 Policy has not been reviewed in three years, including business and trust-owned life insurance**
- 2 Changes in life/business circumstances—needs analysis**
- 3 Need for survivorship coverage versus individual policy**

Please remember that before any potential policy change, you and your client should understand any ramifications, including new contestability periods, new suicide periods, potential tax implications, or other changes.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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