POLICY REVIEW • QUICK GUIDE

Our simple Life Policy Review approach can help clients understand the benefits of life insurance and determine the right type and amount of coverage to meet their needs.

START THE POLICY REVIEW PROCESS

- ▶ Let LifeInsight[®] help, providing quick access to real time policy performance data, client reporting, and inforce illustrations.
- Identify clients who are likely to have in-force life insurance policies or simply ask if they own life insurance.
- Reach out to your Prudential Life Wholesaling Team to assist you with client identification or any questions you may have about the review process.
- Schedule an appointment with the client and/or collect a copy of the client's most recent policy statement and in-force illustration, if possible.
- Refer to step 2 for thought-provoking questions and statements.
- ▶ Fax or Email the in-force statement and/or in-force illustration and the "Life Policy Review" form to your Life Wholesaling Team.
- Prudential will work with you to evaluate the information and make recommendations to help you meet the clients' protection needs.

2 ASK THOUGHT-PROVOKING QUESTIONS:

A few key questions will get the client thinking about whether his or her current coverage still meets his or her needs.

- > If you have access to an employer-provided policy, do you also have additional life insurance?
- Do you know what type of policy you have?
- > Have you ever worked with a trusted financial advisor to review your life insurance needs?
- Have you experienced any life events/changes recently (Caring for an aging relative, supporting an additional family member).
- Does your policy reflect your current protection needs and financial goals?
- > Have you considered how your life insurance protection needs will change as you prepare for retirement?

A policy review discussion can also be initiated by transitioning from other topics. Here are some statements that may help transition the discussion:

- Now that we've reviewed your accumulation plans, let's shift our focus to your protection plans. A quick review of your life insurance can let you know if you still have the right coverage type and amount to cover your loved ones.
- The interest rate environment as well as market fluctuations may have a significant impact on the value of some life insurance policies. Let's do a review to make sure your policy is performing up to expectation.
- We should conduct a policy review to make sure your beneficiary information is up to date given your recent life events.
- Now that we've taken care of the part of your plans that can help you build your assets, let's take a look at what we can do to help protect those assets.

SCHEDULE THE FOLLOW-UP APPOINTMENT

- Work with your Prudential Life Wholesaling Team to position a recommendation if changes are needed based on a thorough policy review and analysis.
- Go over your recommendations with the client.
- Complete application/paperwork, if required.
- Life insurance is issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any clients or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing clients' retirement savings. Clients seeking information regarding their particular investment needs should contact a financial professional.

Investment and Insurance Products:

Not Insured by FDIC, NCUSIF, or Any Federal Government Agency. May Lose Value. Not a Deposit of or Guaranteed by Any Bank, Credit Union, Bank Affiliate, or Credit Union Affiliate.



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