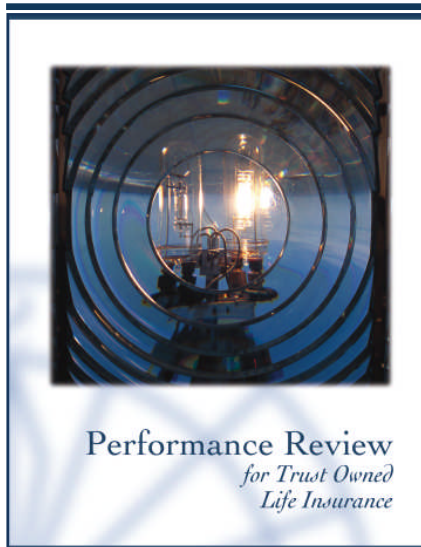


## LIFE INSURANCE REVIEW - GENERAL

*Time for your life insurance to have a check up? Life Insurance Products – Like stocks, bonds or CD's, their performance may or may not be keeping pace with changing economic times. Just as you might refinance your mortgage in changing economic conditions, so too might you consider “refinancing” your life insurance.*

**POLICY OWNERS WHO DO NOT DO A POLICY REVIEW MAY BE IN FOR A SHOCK...**

**... OR WORSE, A LAPSED POLICY**



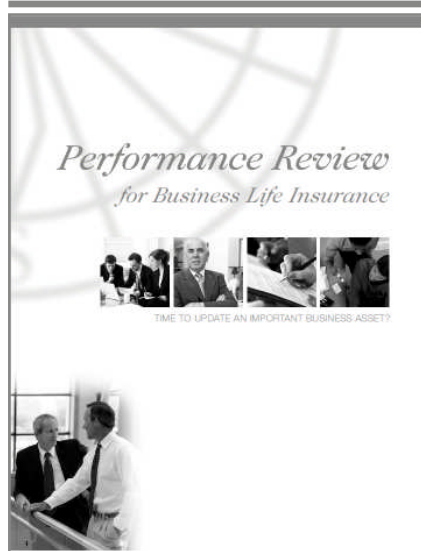
## TRUST OWNED LIFE INSURANCE REVIEW

*Trust owned life insurance is not the static product of a generation ago. Today's products are complex financial vehicles with premiums, cash values and even face amounts subject to huge variations depending on market conditions.*

*Fiduciaries entrusted with these policies must compare actual performance to that anticipated at inception, and take remedial action as necessary.*

**EXAMINING THE LIFE INSURANCE IN YOUR CARE**

**... MONITORING POLICY PERFORMANCE IS A FIDUCIARY RESPONSIBILITY**



## BUSINESS OWNED LIFE INSURANCE REVIEW

*Business owned life insurance, purchases for key person coverage, to protect buy-sell or stock redemption agreements, for executive benefit plans, etc. can be substantial business assets. Such policies are meant to protect a business or cover a promise to an executive employee. When actual policy performance varies from projected performance remedial action should be suggested.*

**UNDERPERFORMING POLICIES ...**

**... MAY NOT MEET YOUR BUSINESS OBJECTIVES, AND, WORST CASE, POLICIES COULD LAPSE.**