

When Was the Last Time You Reviewed Your Life Insurance?

Answer these questions to see if it's time for a policy review.

Has it been more than three years since you've reviewed your insurance policies with a financial professional?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you recently been married, divorced or remarried?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you purchased a home or changed jobs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you added dependents or had dependents become independent?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you know who your beneficiaries are, and are they up to date?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has your policy not performed as expected (cash value, dividends)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you interested to know what similar coverage would cost you today?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you coordinated your life insurance policy with your estate plan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has your income significantly increased or decreased?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you unsure how much coverage you actually have or need?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

What a Policy Review Could Reveal

Life insurance is an evolving industry, with new products and strategies introduced regularly. If you answered "yes" to any of these questions, your current coverage may no longer be the best fit for your needs.

A policy review can help identify opportunities such as:

- + Preventing a policy from lapsing due to underperformance
- + Increasing your coverage without increasing your premiums
- + Reducing your premiums while maintaining the same level of protection
- + Ensuring your policy aligns with your current financial goals and life situation



Let's Take a Look Together
fctrustinsurance.com/annualreview

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