



# Life Insurance Portfolio Review

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## **What is a Life Insurance Portfolio Review?**

A review is a comprehensive analysis of your life insurance portfolio. At no expense to you W.H. Black & Company will thoroughly examine your existing policies and compare them to other products on the market. Following our review we will make comments and recommendations based on your current needs.

## **Why Conduct a Review?**

Since the purchase of your policy it's likely:

- Interest rates have fluctuated
- Securities markets have been volatile
- Mortality tables have changed
- New products have become available with better guarantees
- New premium payment options are available
- Company ratings may have changed

You might not be aware of the significant impact these changes may have had on your current policy.

## What Can Be Done?

Following our review of your portfolio we will make suggestions, if appropriate, to improve your current coverage. We may suggest:

- A tax free exchange, under Internal Revenue Code Section 1035, to a policy with less expensive coverage.
- A tax free exchange, under Internal Revenue Code Section 1035, to a policy with more coverage for the same premium outlay.
- A new policy with the same coverage, but better guarantees.
- A new policy from a carrier with better financial ratings for the same or lower premium.

We may also suggest you keep your coverage as-is. Our goal is to make sure you have the right insurance for your needs and this may already be the case.

## Getting Started

Contact W.H. Black & Company for an initial consultation. We'll ask you to provide copies of your policies and discuss your current needs.

Our office will compare your existing policies to other products that may meet your needs. We'll prepare a detailed analysis and review our findings with you.

After the review it is up to you to decide whether or not to proceed. The review process is of no cost to you as we are paid directly by the insurers should you decide to accept our recommendations.

## For Example...

Policy reviews may result in significant premium savings. Take these recent cases for instance:

- 42 year old male, smoker. Existing \$1 million term policy with annual increasing premiums. We replaced this policy with a ten year level premium term policy. **Total savings over the next ten years: \$81,504**
- 71 year old male & 68 year old female, both in excellent health. Existing \$1.5 million joint survivor policy in which their dividends were paying the premium. Due to market fluctuation the dividend scale has changed and they're now expected to pay \$6,000 annually to maintain the policy. This premium is not guaranteed and may increase should the dividend scale change again. We exchanged this policy to guaranteed premium UL, and decreased the premium to **\$0 annually guaranteed to age 100**. **Total savings over the life of the policy: At least \$198,000**



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Securities offered through Ogilvie Security Advisors Corp.,