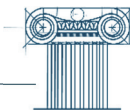


WHO'S MANAGING YOUR POLICY?

"The only person tasked with monitoring a policy is often the policy owner who, most of the time, is completely unequipped to fill this role." | Life Insurance 10-X Book, Ch. 1



NO ACTIVE MANAGEMENT

Owner solely responsible

Benefits:

- + No one benefits from an unmanaged insurance asset

Considerations:

Some unexpected negative consequences on policies such as:

- Cost of undiscovered policy issues could be greater than the annual fee for the Policy Management Company
- Unknown policy performance and status on your policy
- Missed premium payment, possibly causing a lower death benefit amount
- Changes in the guarantee on your policy, possibly terminating your coverage earlier than originally anticipated
- Unexpected termination of your coverage, putting you and your beneficiaries at financial risk
- Missed conversion deadlines on term policies, requiring new proof of insurability if interested in obtaining a life insurance policy

KEY FEATURES

Peace of mind of policy monitoring	★
Maximize the value of your policy	★
Your effort	★★★★★

INSURANCE COMPANY

Benefits:

- + Online access to policy information
- + Some Insurance Companies offer online Annual Statements, Billing Notices and Lapse notices
- + Online access to service forms
- + Some Insurance Companies may offer a one-time policy review

Considerations:

- Cost of undiscovered policy issues could be greater than the annual fee for the Policy Management Company
- Some carriers may not alert you to premium reminders, which could negatively affect its performance unbeknownst to many policy owners
- Some carriers may not send lapse notices
- Insurance Companies that may offer a one-time review, generally provide this for policy replacement purposes to grow their book of business, therefore no analysis or other recommendations are provided
- The owner would need to self-interpret in-force life insurance documents
- In-force illustrations are not always accurate

KEY FEATURES

Peace of mind of policy monitoring	★★★
Maximize the value of your policy	★★
Your effort	★★★

TRUSTEE MANAGED

Benefits:

- + Policy monitored
- + Currently knows what the purpose of the coverage is

Considerations:

- Cost of undiscovered policy issues could be greater than the annual fee for the Policy Management Company
- Insurance Industry knowledge not as adequate as Insurance Specialists
- Owner/Trustee's time requesting and analyzing in-force documents from the insurance company
- More difficult to analyze the in-force information provided by the insurance company

KEY FEATURES

Peace of mind of policy monitoring	★★★
Maximize the value of your policy	★
Your effort	★★★

BURNS LOWRY/POLICY MANAGEMENT COMPANY

Benefits:

- + Analyzes documents to provide an Annual Policy Review Report with recommendations, resolving any errors and preventing issues
- + Aids with term policy conversions with current market comparisons
- + Prevents missed premium payments by sending reminders
- + Mitigates and remediates policies that are about to unexpectedly terminate and the underperformance of policies
- + Monitors Insurance Companies' performance rankings & how that may affect your policy
- + Ensures policies are performing as originally designed, if not we guide it back to the design, as our specialty is policy management and monitoring
- + Lets insurance agents do what they do best: helping to provide an asset to ensure the wellbeing of your loved ones

Considerations:

- Speak with your advisor to discuss costs for quality management for your policy

KEY FEATURES

Peace of mind of policy monitoring	★★★★★
Maximize the value of your policy	★★★★★
Your effort	★

