

Policy Evaluation Needs Analysis

Clients deserve a policy that evolves as their needs do.

Various life events and changes can have an impact on the coverage your client needs.

Life Insurance Policy

- BUA gathers and interprets policy information
- Determines if improvements are available

Purpose

- Family
- Business

Options

- Lower premium
- Increased benefits
- Right sizing the policy

Health

- Positive change
- Conversion



REVIEW

- Interview the client
Gather recent policy statements
- Obtain signed authorization from the policy owner
- Determine the goals and purpose of coverage

ANALYZE

- BUA requests info re ledgers
- Analyze the death benefit and premiums
- Compare products and features

EVALUATE

- Determine if the existing death benefit and product meets the client's needs
- Compare current medical status against status at the time the policy was written
- Make final recommendation



Policy review doesn't have to be done alone.
Let us help! Call BUA at 1-800-792-6795