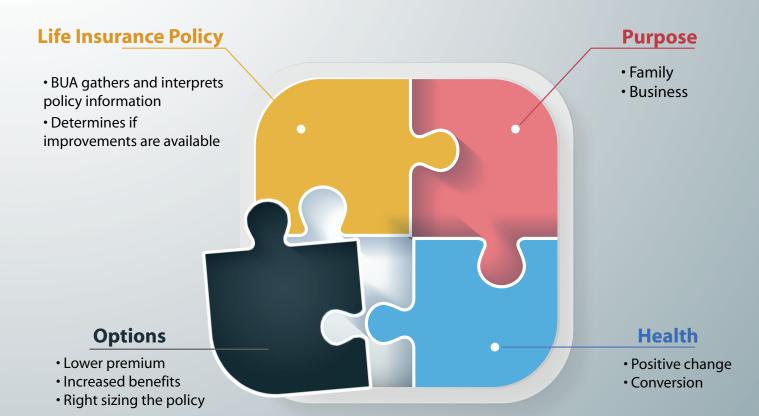
# **Policy Evaluation Needs Analysis**

#### 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.



### **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 inforce 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