

# Put Your Clients' Life Policies Through Our Stress Test

## **CPR** Comprehensive Policy Review

*The current economic environment has shown us the importance of receiving sound financial advice from trusted advisors. Zenith Marketing Group's goal is to help you earn and keep the trust of your clients and prospects. That is why we have developed the Comprehensive Policy Review program (CPR) to assist you in the evaluation of your clients' Life Insurance coverage.*

*Like any other financial asset, life insurance should be evaluated periodically to ensure that it:*

- **Is still on track to meet your needs**
- **Fits your current situation**
- **Is the most appropriate and competitive policy available**

### *Our Objective Analysis...Your Brand*

Insurance products are constantly changing and improving. Whether it's the base product chassis, risk classification, or even government mandated changes to the tables used for guaranteed insurance rates, it's a good idea to evaluate your clients' current insurance coverage every year.

A Comprehensive Policy Review evaluates your clients' existing life insurance coverage. By analyzing their current coverage, reasons for initial purchase, and current needs and goals, it is possible to review all the available options for optimizing the overall benefit and cost effectiveness of your clients' coverage. This process should become an annual review as products and needs continually change.

### **Get the Zenith Marketing Group Edge:**

While there are a few different policy review programs available in the marketplace, only Zenith Marketing Group has both a completely unbiased, objective program along with a Chartered Financial Analyst (CFA) on staff to give you and your customer the satisfaction of having another impartial set of eyes analyzing the output. Globally, the CFA charter is the designation of excellence in the investment community and partnering with our CFA will set you apart in this competitive marketplace.

### **Highlights of a review include:**

- A policy summary providing a current "in force" snapshot of existing coverage and how it is projected to perform in the near future based on information provided by the insurance company.
- A review of the structure of policy ownership, beneficiary and payment methods relative to the client objectives.
- Evaluation of underwriting class on the original policy.
- An assessment of possible rate class improvements.
- A summary of how changes in interest rate, cost of insurance and how any combination of these variables may affect future policy performance.
- An evaluation of the financial strength of the insurance carrier.
- An objective evaluation on whether there is a more cost effective and reliable way to help the client obtain his/her current and future objectives.

