

# 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 10X – Ch. 11*)

NO ACTIVE MANAGEMENT	INSURANCE COMPANY	TRUSTEE MANAGED	VALMARK POLICY MANAGEMENT COMPANY																								
<p><b>POLICY OWNER SOLELY RESPONSIBLE FOR THEIR POLICY'S PERFORMANCE</b></p> <p><b>Advantages:</b></p> <ul style="list-style-type: none"><li>+ No one benefits from an unmanaged insurance asset</li></ul> <p><b>Disadvantages:</b></p> <ul style="list-style-type: none"><li>- Unknown policy performance and status</li><li>- Missed premium payment, possibly causing a lower death benefit amount</li><li>- Changes to riders, policy features or guarantees potentially affecting the length of coverage</li><li>- Unexpected termination of your coverage, putting you and your beneficiaries at financial risk</li><li>- Missed conversion deadlines on term policies, requiring new proof of insurability</li><li>- The cost of these undiscovered policy issues are often greater than the annual fee for active policy management</li></ul> <p><b>KEY FEATURES</b></p> <table><tbody><tr><td>Peace of mind</td><td>1</td></tr><tr><td>Maximize the value of your policy</td><td>★</td></tr><tr><td>Your convenience</td><td>★</td></tr></tbody></table>	Peace of mind	1	Maximize the value of your policy	★	Your convenience	★	<p><b>Advantages:</b></p> <ul style="list-style-type: none"><li>+ Online access to policy information and service forms</li><li>+ Some insurance companies offer online Annual Statements, billing notices and lapse notices</li><li>+ Some insurance companies offer a one-time policy review or self-service tools online</li></ul> <p><b>Disadvantages:</b></p> <ul style="list-style-type: none"><li>- Some carriers may not provide premium reminders or late notices which could lead to missed premiums and negative policy performance</li><li>- Some carriers may not send lapse notices that your policy is about to terminate</li><li>- 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</li><li>- The owner would need to self-interpret in-force life insurance documents</li><li>- In-force illustrations are not always accurate</li><li>- The cost of these undiscovered policy issues are often greater than the annual fee for active policy management</li></ul> <p><b>KEY FEATURES</b></p> <table><tbody><tr><td>Peace of mind</td><td>★ ★</td></tr><tr><td>Maximize the value of your policy</td><td>★</td></tr><tr><td>Your convenience</td><td>★ ★</td></tr></tbody></table>	Peace of mind	★ ★	Maximize the value of your policy	★	Your convenience	★ ★	<p><b>Advantages:</b></p> <ul style="list-style-type: none"><li>+ Policy monitored</li><li>+ Knowledge of the purpose of coverage</li><li>+ Additional resource for questions and service support</li></ul> <p><b>Disadvantages:</b></p> <ul style="list-style-type: none"><li>- The primary focus may be managing the trust rather than the insurance policy</li><li>- Less knowledge of insurance industry, carriers and products than specialists</li><li>- Extensive time spent requesting and analyzing in-force documents from the insurance company</li><li>- More difficult to analyze the in-force information provided by the insurance company</li><li>- The cost of these undiscovered policy issues are often greater than the annual fee for active policy management</li></ul> <p><b>KEY FEATURES</b></p> <table><tbody><tr><td>Peace of mind</td><td>★ ★ ★</td></tr><tr><td>Maximize the value of your policy</td><td>★ ★</td></tr><tr><td>Your convenience</td><td>★ ★</td></tr></tbody></table>	Peace of mind	★ ★ ★	Maximize the value of your policy	★ ★	Your convenience	★ ★	<p><b>THROUGH AN EXCLUSIVE PARTNERSHIP WITH YOUR INSURANCE ADVISOR</b></p> <p><b>Advantages:</b></p> <ul style="list-style-type: none"><li>+ Analyzes policy performance to provide an annual Policy Review Report with recommendations to resolve errors or improve the coverage</li><li>+ Prevents missed premium payments by sending reminders</li><li>+ Remediates policies that are projected to terminate earlier than planned</li><li>+ Monitors insurance company strength and stability ratings and how it may affect your policy</li><li>+ Tracks term policy conversion deadlines and options</li><li>+ Monitors policies to ensure they are performing as originally designed</li><li>+ Works in partnership with your insurance advisor regarding your policy and supports the implementation of recommendations</li></ul> <p><b>Next Steps:</b></p> <p>Speak with your agent to discuss costs for ongoing services to ensure your in-force policies stay on track</p> <p><b>KEY FEATURES</b></p> <table><tbody><tr><td>Peace of mind</td><td>★ ★ ★ ★ ★</td></tr><tr><td>Maximize the value of your policy</td><td>★ ★ ★ ★ ★</td></tr><tr><td>Your convenience</td><td>★ ★ ★ ★ ★</td></tr></tbody></table>	Peace of mind	★ ★ ★ ★ ★	Maximize the value of your policy	★ ★ ★ ★ ★	Your convenience	★ ★ ★ ★ ★
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