

Policy  
review



# Is your life insurance keeping up with your life?

You purchased your life insurance policy to help prepare for the future, and to ensure your loved ones would be financially protected. But are you sure your policy still meets your needs?

## IT'S TIME FOR A POLICY REVIEW.

If you haven't taken a careful look at your life insurance policy lately, it's possible it no longer meets your needs or long-term financial goals. A policy review can help you identify any gaps.

Life continuously changes and evolves – and with it, so can your life insurance needs. These are just a few common events that may affect your need for life insurance:



**A NEW FAMILY SITUATION**



**COLLEGE FUNDING HELP FOR A CHILD OR GRANDCHILD**



**SAVING FOR RETIREMENT**



**PURCHASING A HOME**



**STARTING A BUSINESS**



**CHANGE IN CAREER**



Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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## CONSIDER YOUR BENEFICIARIES

Because relationships and circumstances evolve over time, it's also important to periodically review your life insurance beneficiaries to ensure your designations reflect your wishes. A few things to consider as you are reviewing your beneficiaries:

- ✓ **What is your marital status?**
- ✓ **Do you have children?**
- ✓ **Do you contribute to any charities?**

**Please note,** it is also important to consult with a tax advisor or attorney for situations that may need special handling or for tax-related matters, in addition to meeting with your financial professional.

## HOW A POLICY REVIEW WORKS

It's as simple as meeting with your financial professional and answering a few questions. To make an assessment of your current coverage and needs, your financial professional may ask your permission to request an illustration of your current policy. He or she will also:

- 1** **Review your current policy** in relation to your original and current goals
- 2** **Discuss changes** in your life and assess any economic impact since you purchased your policy
- 3** **Gather information** about your current policy
- 4** **Review** the findings with you
- 5** **Make a recommendation** about your life insurance policy

**A policy review will only take a few minutes, but it could make a big difference for you – and your beneficiaries – for years to come.**



**Ask your financial professional to schedule a policy review.**