



# POLICY EVALUATION PROGRAM

## ARE YOU TRULY COVERED?

### THE IMPORTANCE OF REVIEWING YOUR CURRENT LIFE INSURANCE POLICY

When you purchase a permanent life insurance policy, you are purchasing a financial vehicle that is designed to last a lifetime. Yet a policy is often tucked away and forgotten, with no thought given to evaluating ongoing performance. This is unfortunate because a permanent life insurance policy is unlike any other financial vehicle. Its strength relies on many variables that are constantly changing, including the investment returns on premiums paid to the carrier, internal expenses, and assumptions about life expectancy related to health indicators.

The Policy Evaluation Program (PEP) allows you and your insurance professional to review your current policy to determine if it is performing as expected.



*Permanent life insurance is a complex financial instrument that should be reviewed periodically to gauge actual policy performance against original expectations and current needs.*

### PROGRAM HIGHLIGHTS

- You will receive valuable information on the state of the life insurance marketplace today.
- PEP provides an in-depth analysis of the present condition of your existing life insurance policy in an easy-to-read format.
- This analysis allows you to easily see the options that might be available if alterations or modifications must be made to your policy.
- PEP can help you review the value of your policy.

**Contact Jeff Ellis @ 877-326-5235 ext 328 for more information today!**

All guarantees subject to the claims paying ability of the issuing insurer.

The Policy Evaluation Program is a complimentary service offered by Tellus Brokerage Connections ("Tellus") to assist agents/brokers in analyzing consumers' existing insurance policies. For use with non-registered products only. It is not a program designed to encourage agent/brokers to replace existing insurance policies. The insurance policies described are issued by various companies. They are not available in all states. Policy terms, conditions and limitations will apply. Not all applicants will qualify for coverage. You can obtain more information about these products and services by contacting your insurance agents. Tellus makes no representation regarding the suitability of these products to your needs. Insurance products are offered through Tellus Brokerage Connections, AR license #100103477 and are not a deposit, not FDIC insured, not guaranteed by the bank, not insured by any federal government agency, and may be subject to investment risk. Tellus Brokerage Connections and its representatives do not offer legal or tax advice. Please consult your individual tax or legal professional regarding your personal situation.

