

Life Changes — Quickly

That is why it's important to periodically evaluate your financial plan, including your insurance portfolio.

As your life changes, so can your insurance protection needs.

When was the last time you reviewed your insurance policies? How long ago were they purchased? Have there been any changes in your life or financial plans that might affect the amount of coverage you desire?

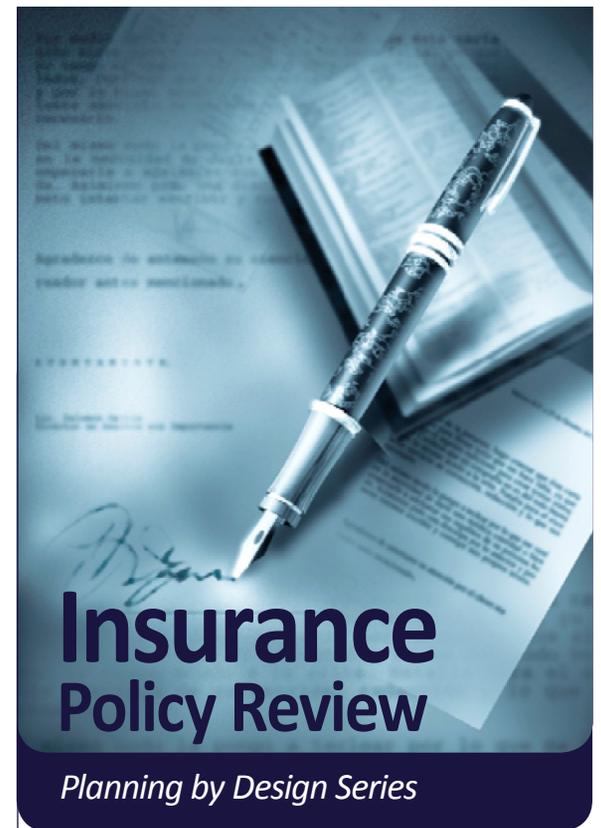
Make sure your insurance portfolio fits your current goals and financial plan with an insurance policy review.

Insurance Designers of America, LLC

One of the country's oldest and most successful insurance brokerage organizations, was founded in the early 1980's by a small group of ex-Philadelphia Life General Agents. Insurance Designers has grown to 50 full service life, disability income and long term care brokerage agencies, located in most of the country's major markets. IDA provides both pre-and post-sale services to insurance producers and financial planners. As an insurance brokerage partner, IDA's mission is to bring insurance technical expertise and a broad marketplace analysis to bear for financial advisors and their clients, empowering those advisors and clients to make educated, well-informed decisions that are in their best interests. That same expertise allows IDA Insurance Brokerage Partners to act as an advocate for clients with many insurance companies, negotiating the best possible underwriting offer. Financial Advisors and clients alike, become confident with their decisions, understanding the underwriting process and seeing how offers compare competitively.

"It's all by design."

Contact your Financial Advisor today



Insurance Designers of America, LLC

Steps in an insurance policy review:

- Collect copies of policy statements and employer benefit statements for existing coverage.
- Set an appointment with your Financial Advisor to review the information and discuss your financial goals.
- Any further information will be collected to permit thorough analysis of your insurance portfolio by your Financial Advisor.
- Another appointment is set to present the findings. You will receive a report of the findings and any options you may wish to consider. For example;

— You may find that a policy beneficiary or ownership arrangement needs to be updated.

— You may find you need additional

(or less) coverage.

— There may be policies better suited to

your needs today than were available

when you made your original purchase.

— You may gain peace of mind by affirming that your plan remains appropriate for your situation and is performing as intended.

Is an insurance policy review right for you?

Here's a list of things to look for:

- Concerns or unanswered questions about long term care or disability benefits?
- Recently married or divorced?
- New child or dependent?
- Purchased a home?
- Started, currently own, or sold a business?
- Planning to transfer ownership of your business during your lifetime?
- Received an inheritance?
- Need to plan for retirement?
- Need to support anyone with special needs or an elderly family member?
- Need to fund higher education?
- A change in employment or salary?
- Children left the household?
- Death of a spouse or child?

If you answered "yes" to any of these questions, contact your Financial Advisor about an insurance policy review today.

Why complete a policy review?

- Policies bought years ago may not coincide with current goals.

■ Financial goals may have changed since you purchased your existing coverage.

■ Changes in your family may warrant

updating coverage amounts, beneficiaries

and/or ownership arrangements.

■ Term policy premiums may soon increase.

■ Cash value policies may require additional

premiums to continue coverage.

■ Life insurance, Long Term Care insurance

and Disability Income insurance policies

are constantly being updated by the

insurance industry, which may provide

a competitive advantage over your

existing coverage.

Call your Financial Advisor today
to find out whether an insurance
policy review is right for you.
