

# LIFE INSURANCE

IS ONE OF THE MOST IMPORTANT  
FINANCIAL PLANNING INSTRUMENTS  
YOU OWN.

## IS YOUR LIFE INSURANCE POLICY A TICKING TIME BOMB?

**Life Insurance**, when properly designed, it has the ability not only to assure a lifestyle, but can also become one of your most sizeable assets and create supplemental retirement income. This is in addition to the tax advantage of the cash-accumulation and death benefit.

Significant reductions in interest crediting, dividends and insurance company "shenanigans" have adversely impacted most life insurance policies.

WE'RE WILLING TO BET  
YOUR POLICY IS **NOT** WHAT  
YOU THINK IT IS!

**The Life Insurance Audit** is a proven, objective system, which ensures clients have the best possible insurance solution available in the market today.

**The Life Insurance Audit**  
Thinking you are covered  
is not the same as knowing **Audit**™



Most people have no idea  
of the negative impact  
to their policies.

**We'll figure it out!**



If you really want to know the facts, call us at 1.800.914.3564. We'll tell you!

# WHY ARE OVER **50% OF CURRENT POLICIES** **NOT** THE BEST POSSIBLE SOLUTION AVAILABLE IN THE MARKET TODAY

## Because things change!

- **Interest and dividend crediting rates have changed.**  
The policy performance is not meeting expectations.
- **Underwriting philosophies have changed.**  
Reduce possible excessive cost of insurance charges.
- **People are living longer.**  
cost of policies have the potential for improvement.
- **The insurance industry structure has changed.**  
Evaluation of each carrier's offerings can provide financial stability.

**For many families and business entities,** life insurance provides confidence, assures lifestyles, and liquidity for heirs at exactly the right time, when cash is most needed. The tax advantages of the death benefit, and cash values make this product a cornerstone of almost every financial plan.

Although it is typically one of the top assets within most financial statements, ***most policies are seldom evaluated, assessed or reviewed in a comprehensive manner that reflects the changing needs of each client.***

We have taken our years of experience to create a unique process that ensures our clients have the best possible life insurance solution available in the market today.



## HOW DOES THE **LIFE INSURANCE AUDIT** PROCESS WORK?

- A performance review of the existing policy is conducted.
- A medical risk assessment of the policy and the client are reviewed and a determination is made as to whether or not there is a potential for improvement. If improvement is possible, we determine which life insurance companies will provide the improvement.
- A review of the current product and planning tactics are used to determine if they are in alignment with the goals and objectives. We ask, "Is there a newer product and/or planning strategy available that enables us to achieve the client's goals more efficiently?"
- An evaluation of the current insurance company's financial stability and an objective review of the carrier's financials are provided
- The combination of audit elements is then used to develop a recommendation to either assure a purchase and maintain the current policy, or move to a more optimal solution.



**TAKE THE AUDIT NOW!**

**1.800.914.3564**

**[www.CorpStrat.com](http://www.CorpStrat.com) [LifeAudit@CorpStrat.com](mailto:LifeAudit@CorpStrat.com)**

CA Lic. 0C24367