

Policy Review Example

Situation:

- ❖ 50 Year Old Couple - \$10M Survivorship policy issued in 2013.
 - ❖ Current Premium: \$56,428.
 - ❖ Remaining Contribution Duration: 10 Years.

Solution:

- ✓ Policy review yielded two options for the client:
 1. Reduce the current premium for the \$10M Benefit to: \$32,864 (41.76% Savings).
 2. Increase the death benefit for the same contribution: \$14,053,534 (40.54% Benefit Increase).

Reduced Premium Option



Increased Death Benefit Option – No Cost

