

## Who is Monitoring your Life Insurance Policy?

Over time, unmonitored costs of insurance, premium and crediting rate fluctuations can erode policy values and result in premature policy lapses

### THE ISSUE

Life Insurance policies are not being reviewed on a regular basis

69%

haven't been reviewed in the last 5 years

20%

are likely to lapse in next 3 to 7 years

30%

have no Life Insurance agents watching them

### THE SOLUTION

PolicyGuard simplifies and automates the policy review process



Orders Statements and Illustrations



Tracks Policy Performance



Creates Policy Reports

### THE OUTCOME

PolicyGuard provides analytics so you can make informed coverage decisions



Monitors Death Benefit, Premium and Coverage Lapse Age



Compares the cost of your policy to new coverage



Evaluates the possibility of a life settlement