

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

## ARE YOU CERTAIN YOUR PRESENT POLICY IS THE BEST POSSIBLE SOLUTION AVAILABLE?

Dear Professional,

Imagine that you own an extremely complex financial planning instrument, and have no tools to measure its effectiveness, determine it is working properly, or benchmark the performance against other opportunities in a rapidly changing financial services economy.

Further, imagine that the instrument is so valuable that your family may have to depend upon it to live, educate, pay your debts, complete your business obligations, and create a legacy upon your premature death.

That seemingly complex instrument is 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.

With over 3000 insurance companies, thousands of licensed agents, and seemingly endless plan types and policies, it is no wonder that many people have little understanding of the complexities and mechanics of how their policies work.

We have taken years of experience and developed a process called **THE LIFE INSURANCE AUDIT**. The Life Insurance Audit is a proven, objective system, which ensures clients have the best possible insurance solution available in the market today.

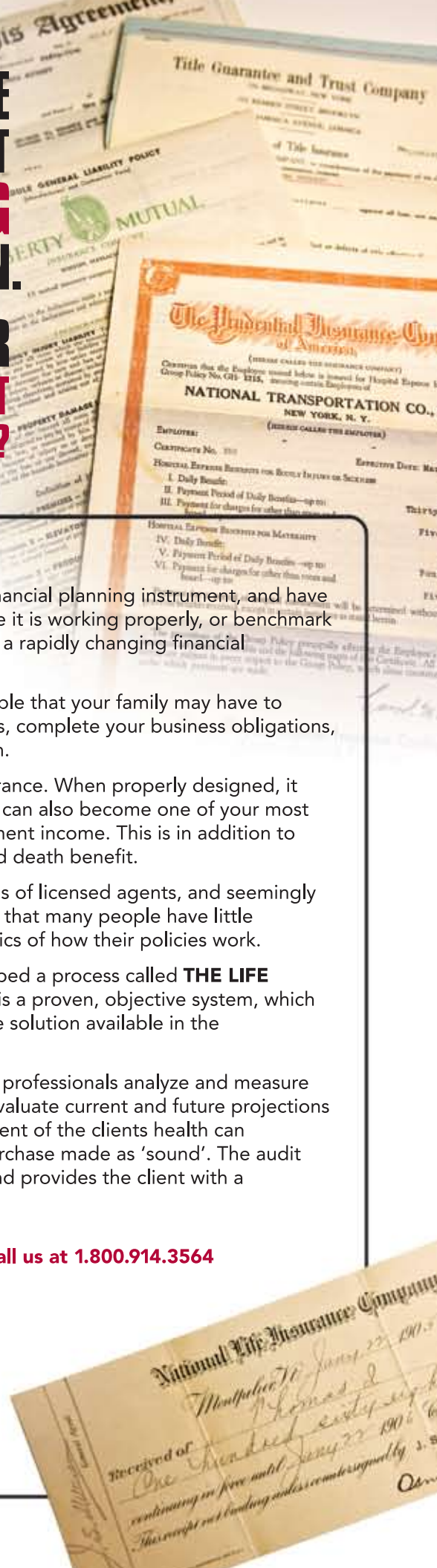
The Life Insurance Audit is a process that helps professionals analyze and measure the effectiveness of their life insurance plans, evaluate current and future projections of performance, determine if a current assessment of the clients health can help to improve their position, or, validate a purchase made as 'sound'. The audit provides a consultative review of each policy and provides the client with a professional presentation and analysis.

Please read on to see our methodology, or call us at 1.800.914.3564

Sincerely,  
The Corporate Strategies Team



**CORPORATE STRATEGIES, INC.™**  
INSURANCE & FINANCIAL SERVICES



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.

The life insurance industry, like most others, continues to evolve dynamically, creating new products and offerings, impacting the pricing, design and underwriting on an (almost) monthly basis.

Additionally, people are living longer. (That's good!) Many experience lifestyle and health changes. These factors impact the pricing and objectives of life insurance planning, and insurers are viewing them more favorably than in the past.

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.

**Why are over 50% of current policies NOT the best possible solution available in the market today?**

### The Life Insurance Audit™

Things change:

- Interest and dividend crediting rates have changed. Reductions in interest crediting rates and/or dividend rates have caused many in-force contracts to under perform when compared to original projections – (i.e. the policy performance may not meeting expectations.)
- Underwriting philosophies have changed. Changes in insurance carrier medical risk & lifestyle assessment can result in improvements in risk classification and reduce possible excessive cost of insurance charges.
- People are living longer. The increase in life expectancy has resulted in the potential for the cost of many policies to be uncompetitive, or potential for improvement.
- The insurance industry structure has changed. The industry's continuous development of new and innovative product solutions, combined with the widespread corporate mergers acquisitions and de-mutualization of insurers, requires careful evaluation of each carrier's offerings and financial stability.

### FACTS: OF 297 BANKERS, ATTORNEYS AND ACCOUNTANTS SURVEYED...

**95.3%**

have no policy statements on how to handle life insurance investments

**83.5%**

have no guidelines and procedures for handling trust-owned life insurance\*



\*Trusts & Estates, May 2003

**Due to substantial product and underwriting improvements, many in-force life insurance contracts may no longer provide the most efficient solution.**

### HOW DOES THE 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.

#### Disclaimer:

Life insurance contracts are complex financial instruments and should be reviewed periodically. The replacement of any product should be done only after a complete and thorough analysis of all factors. The Life Insurance Audit is designed to provide our clients with information needed to make informed decisions regarding their life insurance contracts, and policy replacement is not the foundation of our process.

# CURRENT MEDICAL PROFILE

To assist in evaluation of solutions that are available in today's market and determine how your policy compares to current offerings, please provide answers to the following:

NAME \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

HEIGHT \_\_\_\_\_ WEIGHT \_\_\_\_\_ MALE  FEMALE

Do you currently use tobacco in any form (e.g. cigarettes, cigars, chewing tobacco, etc.)? YES  NO

If yes, please specify the form of tobacco and the quantity used \_\_\_\_\_

If no longer using tobacco in any form, when did you quit? \_\_\_\_\_

Why did you buy this policy? (check all that apply) FAMILY PROTECTION  CASH ACCUMULATON

DEATH BENEFIT  RETIREMENT SUPPLEMENT  BUSINESS NEEDS  ESTATE PLANNING

When was the last time you reviewed? WITHIN THE LAST YEAR  1-2 YEARS  OVER 2 YEARS

Describe your overall health compared to when you bought this policy BETTER  WORSE  SAME

# MEDICAL HISTORY

Briefly list current/past medical conditions and your health history. This section must be completed.

Who is your primary care physician (name, address, phone number)? When did you last consult him/her?	Date	Illness/Condition
What other physicians have you consulted in the past five years (do not include insurance examinations)?	Date	Illness/Condition
In what hospitals, clinics or other health facilities have you ever been treated?	Date	Illness/Condition
Please list all current medications	Date	Illness/Condition

# AUTHORIZATION TO OBTAIN INFORMATION

**TO: Current Life Insurance Carrier (Name and Address)**

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY / STATE / ZIP \_\_\_\_\_

RE: INSURED NAME \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_

POLICY NUMBER \_\_\_\_\_

**Please accept this letter, or photostatic copy, as authorization to disclose and obtain information to the following parties, and policy information as detailed below:**

AUTHORIZED PARTY: Corporate Strategies, Inc.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

REQUEST FOR:

- Most recent annual report of values
- "In-force ledger illustration" based upon the following assumptions:
  - \_\_\_\_\_
  - \_\_\_\_\_

PRINTED NAME OF POLICY OWNER \_\_\_\_\_

TAX ID NUMBER OF POLICY OWNER \_\_\_\_\_

DATE \_\_\_\_\_

**SIGNATURE OF POLICY OWNER** \_\_\_\_\_

**All client inquiries and information are held in strict confidence.**

The Life Insurance Audit™ was created by CSI principals Martin Levy, CLU/RHU and Scott Zimmerman. The process was founded utilizing over 30 years of collective experience in analyzing insurance contracts for professionals and business owners. Marty, Scott, and their team of experienced and credentialed professionals, use their experience in marketing, underwriting, products, and risk management, to help clients focus on their best opportunities, eliminate dangers, and create plan and paths to which they can achieve their financial goals.

The Life Insurance Audit™ and concepts described herein are trademarks of Corporate Strategies Inc., Insurance & Financial Services. All rights reserved.



If you would like more information on our programs, please contact us at:

**1.800.914.3564**

www.CorpStrat.com / inquiry@CorpStrat.com  
CA Lic. 0C24367