

INSURANCE POLICY REVIEW

Life changes quickly; that's why it's important to periodically evaluate your financial and life insurance needs.

When was the last time you looked at your life 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 insurance coverage you desire?

An insurance review can help you make sure your policies fit your current goals and financial plans. Your family's financial future is too important to leave to chance.

Is it Time for an Insurance Review? Here's a List of Things to Look For:



Changes in Beneficiaries



New Debt



Changes in Your Financial Responsibilities

- | | | |
|---|---|---|
| <input type="checkbox"/> Recent marriage or divorce? | <input type="checkbox"/> Purchased a home? | <input type="checkbox"/> Change in employment status or salary? |
| <input type="checkbox"/> New child or dependent? | <input type="checkbox"/> Started or own a business? | <input type="checkbox"/> Need to plan for retirement? |
| <input type="checkbox"/> Children grown and out of the house? | <input type="checkbox"/> Need to fund a higher education? | <input type="checkbox"/> Need to support anyone with special needs or an elderly family member? |
| <input type="checkbox"/> Death of spouse or dependent? | | <input type="checkbox"/> Received an inheritance? |

If you answered "yes" to any of these questions, contact your financial advisor about an insurance review today.

To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial LLC is not an affiliate of and makes no representation with respect to such entity.

Not FDIC or NCUA/NCUSIF Insured | No Bank or Credit Union Guarantee | May Lose Value | Not Guaranteed by Any Government Agency | Not a Bank/Credit Union Deposit