

When was the last time you reviewed your life insurance needs?

Answer these questions to see if it's time for a policy review.

Has it been more than three years since you've reviewed your insurance policies with a financial professional?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you recently been married or divorced?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you purchased a home or changed jobs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you added or reduced dependents?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you want to review who your beneficiaries are?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has your policy underperformed, or not performed as well as you had intended?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you interested to know what the same coverage would cost you today?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you coordinated your life insurance policy with your estate plan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Life insurance is an evolving industry, with new products and strategies introduced every year. If you answered "yes" to any of these questions, your current coverage may not be the best match for your needs. For example:

Underperformance may cause your policy to lapse prematurely



You may be able to purchase more coverage for the same premiums



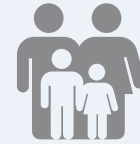
You may be able to reduce premiums for the same coverage

GETTING A LIFE INSURANCE POLICY REVIEW IS A SIMPLE, THREE-STEP PROCESS:

1. Schedule a complimentary policy review with us and take all of your insurance statements with you to the consultation.
2. Together we will assess your current policies to determine if your existing policy is competitively priced, meets your current objectives and is positioned for long-term performance.
 - If you have a permanent policy, we may request in force illustrations showing the current, projected and guaranteed values.
 - If you have term life insurance, we will determine if you are paying a competitive rate for the amount of coverage you receive.
3. If appropriate, we may ask you to consider additional insurance coverage options and work with you to determine solutions best suited for your needs.

Please note that it may not be necessary, or in your best interest, to change insurance policies in all instances. For example you may pay early surrender charges, higher premiums, and there may be unfavorable tax consequences caused by surrendering an existing policy.

¹ LIMRA, Facts of Life, September 2016.



FACTS ABOUT LIFE

Across all age groups and income levels, insured households said they want to review their life insurance coverage annually.¹

Approximately 40% of households recognize they need more life insurance.¹

The average family needs close to \$200,000 more life insurance.¹

Contact us to discuss a life insurance policy review.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // TOLL-FREE: 800.248.8863 // RAYMONDJAMES.COM

Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. © 2018 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC © 2018 Raymond James Financial Services, Inc., member FINRA/SIPC. Raymond James® is a registered trademark of Raymond James Financial, Inc. PCA-00880818 JPR 8/18