

CONSUMER GUIDE TO THE
ASH LIFE AUDITSM



YOU'VE CHANGED. HAS YOUR COVERAGE?

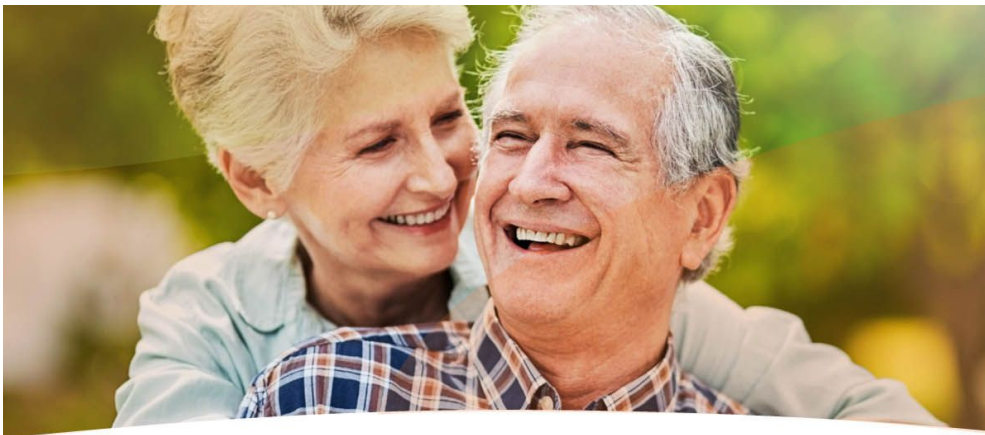
Life changes. Constantly. Take a step back and examine your current financial situation. Does the life insurance coverage you purchased years ago meet your current needs?

Your permanent life insurance policy could be one of the most valuable assets you own. When you purchased it, you probably made assumptions about your future. Those assumptions may have changed.



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The insurance industry changes, too. With today's products, you may be able to get:

- Increased death benefit or projected cash accumulation
- Extended coverage duration
- Lower premiums

It may be a good time to act if you have:

- A new family, business or career situation
- A shift in financial status
- Health improvements, qualifying you for a better rating
- Policy loans, withdrawals or low crediting rates that have affected policy performance
- Policy premiums that have increased or not been paid as planned

In partnership with an advanced case analyst, your advisor can determine if your policy is on track. The team will:

- Evaluate your original and current goals
- Compare your policy relative to current needs
- Investigate possible underwriting improvements, based on current health and medical history
- Analyze policy performance, compared to illustrations you were provided at sale
- Assess financial stability of the insurance company
- Review new products that may enhance coverage

Once all information is received, your advisor will discuss the findings with you. If changes are needed, you'll receive suggestions to adjust your current policy or new alternatives to help you reach your goals.

Ash Life Audit is a complimentary service of Ash Brokerage, a leading provider of objective analysis of insurance policies, supporting financial professionals across the United States. [Learn more at ashbrokerage.com](https://www.ashbrokerage.com).

Before you consider exchanging one life insurance contract for another, all aspects of the exchange should be considered, including but not limited to cost, guaranteed interest rates, surrender charges, rider costs, cash value costs, insurance charges, possible rating changes and different features and benefits of the two policies.