



Is Your Insurance Doing All It Can For You? A Comprehensive Review Can Help Make Sure It Is.

Your life insurance coverage, like all of your other investments, should be reviewed periodically to make certain it is in line with your financial goals for the future. There are many factors that may affect the usefulness of your current insurance policy. Oppenheimer utilizes a framework to help you review many different aspects of your existing life insurance coverage. Using our consultative process, we will help determine whether your current coverage is right for you.

Important questions to consider:

Structure

- Do you have the right amount of coverage and the right types of coverage?
- Are your insurance policies structured properly to address your needs?

Changes in Your Lifestyle

- Have you quit smoking, lost weight or otherwise improved your health?
- Beneficial changes can lower your premiums or qualify you for different types of policies.

Performance

- Do you want to know if your policies are performing at the level you expected when you bought them?
- Are you concerned that in the case of disaster, the policies might not pay out in a timely fashion?
- Do you have loans outstanding on your policies? If so, how are they affected by the current interest rates?

Adequacy

- Does your life insurance reflect your financial and life goals?
 - For example, if you have married since your last policy review or have had children, is your family covered appropriately?
- Do you now have other needs that you previously did not consider?
 - For example, if you've moved from the suburbs to the city and no longer drive, do you still really need auto insurance?
- Have you reached an age where long-term-care insurance is both practical and still affordable? How do you know?
- Do you feel that, in case of emergencies, your policies would provide a reliable “cushion”?

At Oppenheimer, we believe a policy review should involve much more than simply finding less expensive coverage. Based on your answers to the questions above, we will work with you on developing an insurance plan that meets your overall financial and lifetime goals.



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