HENRY WEALTH MANAGEMENT, LLC

Why is an HWM Life Audit Necessary?

What is an HWM Life Audit?

Most Policy holders are not aware of the current status of their life insurance, and are paying more than is necessary. You purchased life insurance to protect your family or business years ago. Do you know the present status of this policy? Is it meeting originally planned projections? Based on conservative, non-guaranteed assumptions as well as guaranteed assumptions, how will the policy perform in the future? Is the insurance carrier that you selected still top-rated?

These and other important questions can be addressed via an HWM Life Audit. The HWM Life Audit will provide you with valuable information to help you understand if the actual performance of your policy is aligned with your original goals and expectations. If not, you will receive options in order to make needed adjustments with your current policy or if beneficial, to take advantage of a new generation of more efficient and innovative policies.

In the past decade, the life insurance industry has undergone a transformation, resulting in significant changes in the design, pricing and medical underwriting of insurance policies. Many existing policies have experienced reductions in crediting interest rates and/or reductions in dividend payments, which cause policies to under perform original projections. Moreover, instability in the financial markets had undermined the financial strength and stability of some carriers.

Newer policies may provide significant enhancements resulting in higher death benefits, lower premiums or coverage guarantees, and may be placed with carriers that have exceptional financial strength ratings.

While life insurance has traditionally been viewed as a long-term asset that could be largely ignored once coverage was secured, continued oversight of in-force policies is now as important as the monitoring of one's investment portfolio. The result of an HWM Life Audit may confirm that your current policy is meeting projections, remains competitive, and is underwritten through a top-rated carrier, or conversely, may uncover opportunities to reduce premiums, increase coverage, provide better guarantees and/or provide a stronger insurance carrier.

Yes, I would like to know more about the ***HWM Life Audit***.

Name_____

Address_____

City_____

State_____ Zip_____

Daytime Phone _____

Submit

Fill out and return this form. Our office will contact you.

Or, contact us Toll Free at 877.HENRY

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