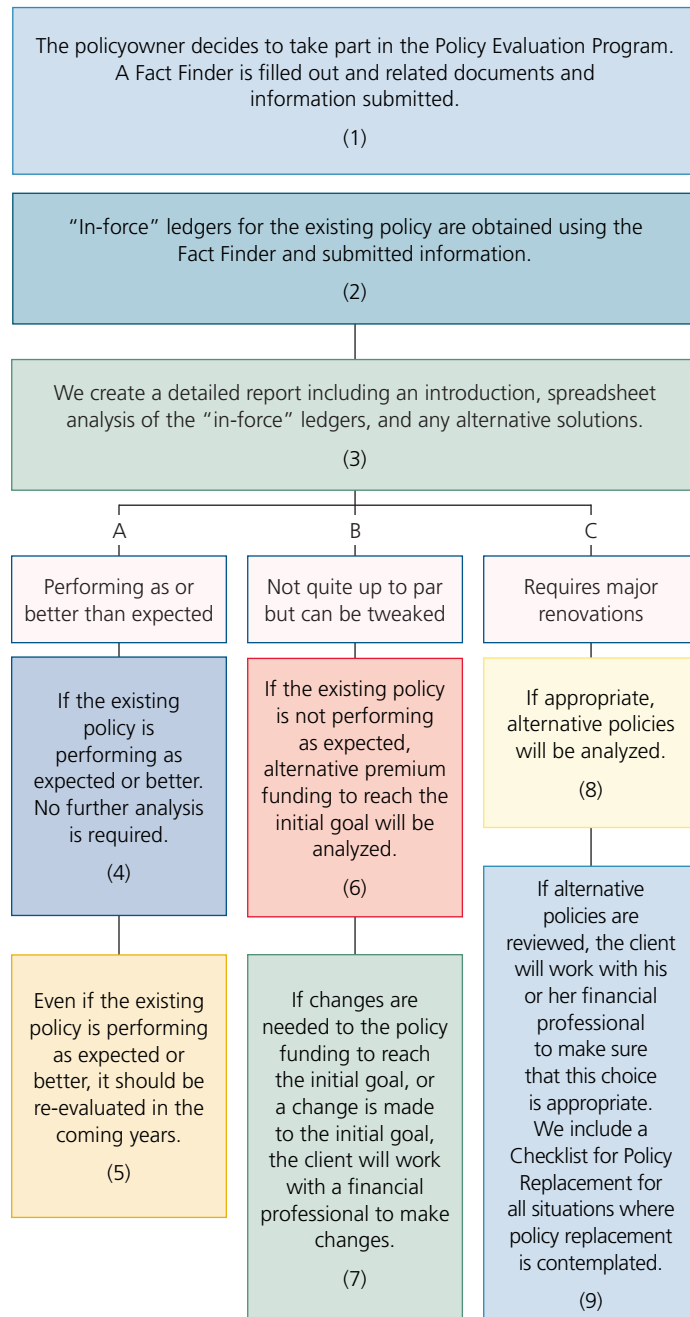


Policy Evaluation Program

program overview



Ideal Candidates: Individuals or entities with permanent life insurance policies that would like an evaluation to determine if their policies are performing as expected.



1. A life insurance policy is a complex instrument which combines financial and medical projections in a "sales illustration" in order to help the consumer in the purchasing decision. The only thing that is certain is that the numbers illustrated will not occur exactly as shown. All policies should be periodically reviewed to make sure that the policy will reach the intended goals.
2. It is important that the information given in the Fact Finder is correct and complete. An in-force ledger is a re-projection of the "sales illustration" using the current assumptions on the policy going forward.
3. The report generated using the in-force ledgers provides a financial analysis of the current policy and can provide internal rate of return (IRR) on death benefit and cash values, as well as other statistics. If needed, the premium funding is analyzed to provide alternative solutions to reaching the initial goal. In some situations, alternative policies may be analyzed if appropriate.
4. If the policy goals are met, no further analysis is needed.
5. Policies should be reviewed at least every two years, even if performance is satisfactory.
6. If policy performance is not what was expected, the report will show alternative funding to help reach the original goal. By monitoring the policy often, potential modifications to policy premium will be less drastic.
7. The client will work with his/her financial professional to make sure that the necessary changes are made to the policy.
8. There may be certain situations when the use of a new, more efficient policy may be contemplated. This would only be undertaken if there were specific and clear benefits to the policyholder.
9. If the client decides that alternative policies will be evaluated, we provide a guide for the evaluation process.

Crump Life Insurance Services includes the following entities: Hanleigh, LifeSource, The Potomac Group, and TIME Financial.

The Policy Evaluation Program is a complimentary service offered by Crump Life Insurance Services to assist agents/brokers in analyzing their consumers' existing insurance policies. For use with non-registered products only. It is not a program designed to encourage agents/brokers to replace existing insurance policies. The insurance policies described are issued by various companies. They are not available in all states. Policy terms, conditions and limitations will apply. Not all applicants will qualify for coverage. You can obtain more information about these products and services by contacting your insurance agent. Crump makes no representation regarding the suitability of these products to your needs. Neither Crump nor the insurance carriers provide tax or legal advice regarding these programs. You should consult your own tax, legal and other advisors before purchasing these products. CONSUMER/PEP.013.6 03.05.2009 ADVM09-1019, exp 8/2010