

# Private Client Insurance: Insurance Review Services



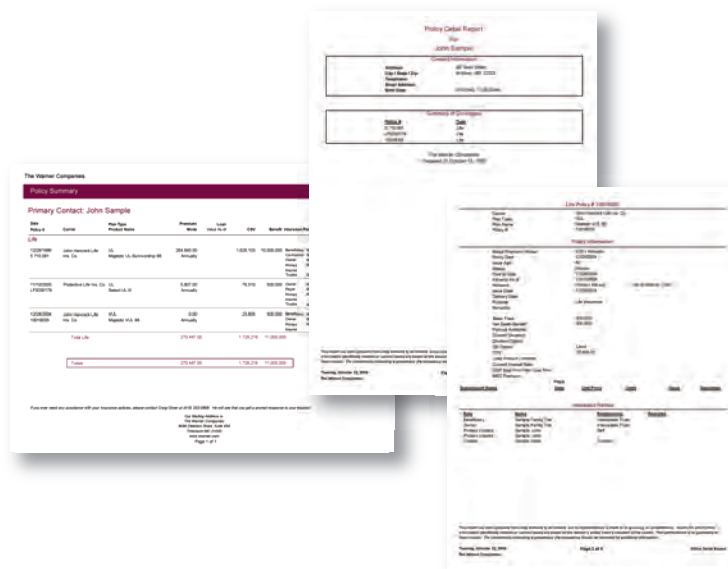
As a value-added service to our clients and partners, we provide Insurance Review Services to help many clients evaluate their current policies and make recommendations to enhance their insurance.

Because life insurance is an important part of a person's investment portfolio, it becomes increasingly important to evaluate insurance requirements to ensure our clients have the best products to meet their needs, at the best price. Through a comprehensive insurance review, we will audit current policy(ies) to identify adequacy of coverage or potential risks, perform a competitive search to compare a policy to those in the marketplace, and recommend any alternatives.

## POLICY AUDIT

The Warner Companies will evaluate a policy for:

- ▶ Adequate death benefit
- ▶ Appropriate ownership structure
- ▶ Desired beneficiaries
- ▶ Policy performance
- ▶ Premium Options
- ▶ Insurance company ratings



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## COMPETITIVE ANALYSIS

We will provide a competitive analysis of the insurance companies' premium, cash value, death benefit, and policy performance. We will compare current policies to other policies that can be purchased in the marketplace.

**Life Insurance Policy Rejection**  
Values as of April 6, 2016

Year	Premium	Cash Value	Death Benefit
2007	2,500	2,500	250,000
2008	2,500	2,500	250,000
2009	2,500	2,500	250,000
2010	2,500	2,500	250,000
2011	2,500	2,500	250,000
2012	2,500	2,500	250,000
2013	2,500	2,500	250,000
2014	2,500	2,500	250,000
2015	2,500	2,500	250,000
2016	2,500	2,500	250,000

## FINANCIAL VIABILITY OF CARRIERS

The Warner Companies has long-standing relationships with many top-rated insurance companies and a wide choice of quality products to help you meet your diverse needs. We will provide a detailed explanation of the financial viability of each insurance carrier, including:

- ▶ Ratings
- ▶ Asset Analysis
- ▶ Asset Quality Analysis
- ▶ Bond Analysis
- ▶ Operating Income Analysis
- ▶ Premium Growth
- ▶ Profitability
- ▶ Analysis of Face Amount of Insurance
- ▶ Analysis by Line of Business



## EXECUTIVE SUMMARY

Based on our review and research we will put together a succinct executive summary of our findings and make recommendations to enhance the life insurance.