

## Have You Looked at Refinancing Your Life Insurance Lately?

Life insurance is a complex and highly flexible financial instrument. Too often it is purchased and tucked away in a filing cabinet or bank vault and not revisited for years. Changing personal circumstances and changes in the financial environment around you can have a dramatic impact on your life insurance. Having an independent audit of your existing life insurance policies can help ensure that you are optimizing your life insurance coverage. Consider the following:

- Mortality costs for many carriers has declined over the years with result that in many cases it is possible to reduce cost by switching to a newer generation of product.
- Medical underwriting has been refined in the past decade making it possible in many cases to upgrade the medical rating on an in-force policy simply by submitting updated medical records.
- If you are listed as the "policy owner", the insurance proceeds may be subject to estate tax at your death. This is a very common situation and can be easily fixed while retaining your existing policies.
- In these times of financial uncertainty it is important to have a fair assessment of the financial stability of your life insurance carriers.

Hibbs Hallmark can provide you with a no obligation independent audit of your existing personal and business life insurance policies.

[Review Your Business Life Insurance](#)

[Review Your Personal Life Insurance](#)

Please contact Heather Blaylock, our Sales and Marketing Coordinator if you have any interest in reviewing your life insurance.

Sincerely,

*Gary Stallard*

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