

Objective

To Review Your Life Insurance Policies To Insure:

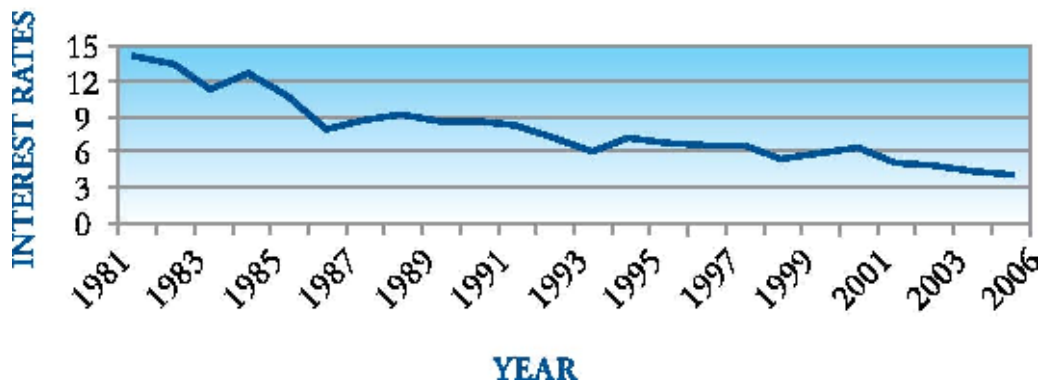
- You Understand Exactly What You Have, and Why
- To Improve Your Premium Payments and/or Coverage
- Review Your Ownership & Beneficiary Structure

Why Have Your Life Insurance Reviewed?

Interest Rates

Interest rates are at historical lows, which mean your life insurance policies may not perform to the standard originally illustrated.

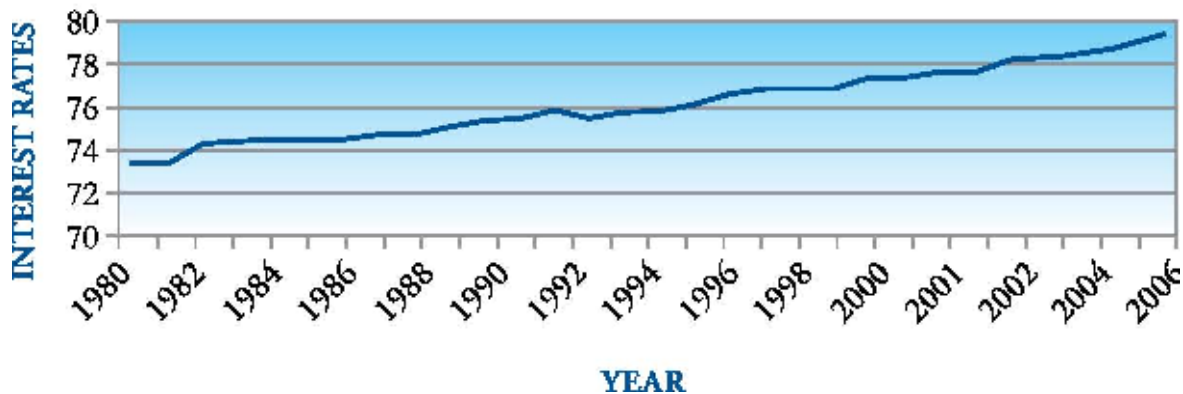
INTEREST RATES 1981-2006



Longer Life Expectancy

- Because people are living longer, millions of current life insurance policies have become outdated.
- As a result, you may be paying premiums on policies that may expire or terminate.

LIFE EXPECTANCY 1980-2006



**Data compiled by the Centers for Disease Control and Prevention.*

Underwriting Has Changed

- Medical advances and changes in underwriting procedures have impacted the way that health issues are rated.
- The outcome has been significantly improved ratings for many clients, resulting in lower monthly payments, higher benefits or extended benefits.

MEDICAL ADVANCES

- ✓ Cancer
- ✓ Diabetes
- ✓ Heart Disease
- ✓ Pharmaceutical Advances

Objective Review

- Our objective, third-party review will give you the peace of mind to know that your policy is still in good health.
- If your policy is in danger, CPS Insurance Services will offer you recommendations to improve the performance of your policy and insure that you have the protection you need.

What Are The Benefits of Having A Life Insurance Review?

Lower Your Monthly Payment

- Much like a mortgage payment, there are times when a “refinance” is in order.
- You may have the option to maintain your current benefits, but drastically decrease your payment.

Insure That Your Insurance Outlives You

- Due to drastic changes in interest rates over the past 20 years, many life policies have the potential to expire prior to the ages of 90, 80, or even 70 in some cases. Our evaluation will catch these policies before you become a victim and we can put a policy in place that meets its purpose while being GUARANTEED for life.

Increase your Benefit

- You may have an option to maintain your current payment level, but significantly increase your death benefit.

Peace of Mind

- Results may show that your policy is not set to expire and will be in place to meet its intended purpose.
- Ownership & beneficiary designations will be correct.