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Life insurance is one of the most flexible financial tools available anywhere. Common misperception is that it is primarily for catastrophic family protection. In fact, life insurance serves many other purposes: the potential accumulation of cash values, death benefit protected from litigation, and liquidity for estate tax obligations, amongst others. Life insurance also contains numerous riders that can be tailored to your personal situation, and there are even multiple payout options, one of which may be tax-deferred distribution during retirement. Improved mortality tables are also allowing companies to introduce numerous new life insurance contracts and features, so it is always worth reviewing older policies as part of keeping your financial plan current.

LIFE INSURANCE CHECKLIST

How much do I really know?

Y - Yes N - No DK - Don't Know

Y/N/DK

Do I have adequate life insurance coverage to meet current family needs?

Do I have adequate coverage to meet long-term estate needs?

Does my life insurance generate an acceptable internal rate of return?

Do I have the proper supplemental riders (waiver of premium, long-term care coverage, low-interest withdrawal priveleges)?

Am I making the most of my annual policy dividend distributions?

Do my policies contain guaranteed interest provisions?