



# ROCKY MOUNTAIN INSURANCE NETWORK

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## Complete Policy Review

The below information is on the current in force policy.

<i>Agent/Broker</i>	
<i>Client</i>	
<i>Carrier</i>	
<i>Policy Number</i>	
<i>Face Amount</i>	\$
<i>Date of Issue/Policy Status</i>	
<i>Date of Birth/Gender</i>	
<i>Issue Rating/Smoking Status</i>	
<i>Name of Owner</i>	
<i>Beneficiary</i>	
<i>Assignments</i>	
<i>Premium/Frequency</i>	
<i>Riders</i>	
<i>Loans/Withdrawals</i>	
<i>Participating/Dividends</i>	
<i>Interest Crediting Rates</i>	
<i>Current Policy Value</i>	\$
<i>Current Surrender Value</i>	\$
<i>Cost Basis or Net Cost Basis (less COI's)</i>	
<i>Original Purpose of Insurance</i>	

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**Policy Comparison \* (IMPORTANT – please refer to footnote below)**

The below information compares the current in force policy to a new proposed policy.

	Current Policy	New Proposed Policy
<i>Face Amount</i>		
<i>Premium</i>		
<i>Death Benefit Guaranteed</i>		
<i>DB Guaranteed to Age</i>		
<i>Carrier</i>		
<i>Carrier Ratings*</i>		
<i>Comdex Rate*</i>		

\*Note – For further details of Carrier Profile, see attached “Life Insurer Financial Analysis”.

**Overview Notes**

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**Action Items**

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**\* Do NOT cancel any existing insurance until a new policy is approved and received. Any new policy will require a new contestable period, suicide clause period and surrender charges.**

Completed by: **Joe Hylton**Date: **00/00/2010**

*Rocky Mountain Insurance Network based the results of this Policy Review on information submitted by the client and provided by third parties, including the client, the writing agent, the insurance carrier as well as illustrations and projections.*

*This policy review is designed to help you, working with your advisor, clarify the purpose of existing or subsequent policies and compare key features and benefits. All points may not apply to all policies or situations. Please note that one or more of the points included in this review, in and of themselves, may not provide sufficient reason to keep or replace a policy. However, the completed policy review can be a useful tool in helping determine the appropriate life insurance policy for your current situation.*

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