Individual Life Insurance

Products issued by:
Minnesota Life Insurance Company
Securian Life Insurance Company

REFERENCE GUIDE

How to review client policies: 3 simple steps

Policy reviews can be essential — not only for your clients, but for your business too.

Meeting with clients once a year for a policy review gives you an opportunity to catch up — and offer other services that may be helpful. Follow these three simple steps below to review a policy and use the suggested quick tools.

Step 1: Check in

Touching base with your clients annually helps you build a relationship. Ask how their year has been. You may discover some life-changing events. Take note of these or any concerns, so you can ask more questions later.

Quick tools:

- **Taking a fresh look at your coverage** — Helps you evaluate current coverage amounts
- **Calculating your life insurance** — Assess your clients' insurance needs right now

Step 2: Gather data

It's time to talk specifics – are there any changes in your clients' needs? Maybe they just got married or made a big purchase. Reassessing their needs is essential. To start the discussion, ask these questions:

- When was the last time you evaluated your life insurance needs?
- How much coverage do you currently have?
- What do you know about your current coverage?

Quick tool:

- **Questionnaire** — Conversation starters to ensure you're asking the right questions

Step 3: Ready...set...review!

Now you have some data that will help you assess your clients' policies and ensure they remain a long-term solution. Compare the policy to an illustration to provide valuable information like:

- Premium details
- Death benefit amount and duration
- Policy cash flow

Quick tools:

- Run an illustration – Visit **Securian Financial's financial professional website** or contact your wholesaler
- Not a Securian Financial policy? – Submit an in-force illustration request form to the current insurance company

An illustration should help you answer questions such as:

- How has the policy performed?[1]
- How might it perform going forward?[1]
  - Is it likely to last on a guaranteed/non-guaranteed basis?
  - Are the allocations appropriate (if applicable)?
  - Are there agreements that terminate?

1. Past performance is no guarantee of future results.

Learn more

Have questions on the policy review? Tvhe Life Sales Support Team is here to help. They can provide the resources you need to help:

- Calculate your clients' life insurance needs
- Take a fresh look at their coverage
- Ask questions to start the conversation
- Complete an in-force policy illustration form

Contact your Sales Support Team:

1-877-696-6654 (BD)

1-888-413-7860, option 1 (BGA)

Find a wholesaler

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Guarantees are based on the claims paying ability of the issuing company.

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F93517 Rev 4-2025 DOFU 4-2025
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