

# WHEN WAS THE LAST TIME YOU REVIEWED YOUR TRUST OWNED LIFE INSURANCE POLICY?



As the Grantor or owner of a Trust Owned Life Insurance (TOLI) policy, chances are that you have not reviewed your trust or the insurance policies owned by the trust since the trust was originally designed.

## **IS YOUR POLICY AT RISK?**

Rapidly evolving developments in insurance products and features...changes in your needs, circumstances and size of your estate...changes in tax legislation... and recent volatility in life insurance company strength...all add up to the possibility that your life insurance plan, once thought as secure, could now be inadequate or possibly in jeopardy.

## **A PRO-ACTIVE SOLUTION**

If you have concerns about how the current market climate, new tax legislation and interest rates affect your policy and trust...and whether there may be newer, better, more cost-efficient solutions...you should be speaking to us, Insurance Experts. As specialists in Trust Owned Life Insurance, we have helped policy owners and their advisors across the country with these challenges. Our approach is based on The TOLI Expert System® – a time-tested professional process to specifically address the complex tax, trust and legal issues involved in the ownership of life insurance inside irrevocable insurance trusts.

## **GETTING THE MOST OUT OF YOUR INSURANCE PLAN**

The TOLI Expert System® employs a five-step analytical process that assists you and your advisors in making certain that you are getting the most out of your insurance investment. Comprehensive in scope, it draws upon our specialized expertise and tools in estate planning, investment theory, trust law, accounting, and risk management (*see page two*). Through this specialized system, you and your advisors are assured of a cogent and thorough process resulting in written documentation which sets forth:

- ✓ Clear objectives for the insurance, and
- ✓ Written quantifiable standards to assist your trustee in the selection, structure, ongoing maintenance and service of the policy over your lifetime.

## **WE INVITE YOU TO TAKE THE NEXT STEP**

Our professional expertise, process and tools can help you measure and manage policy performance as well as provide you with the documentation needed to demonstrate that you, as trustee, have complied with the requirements of the Uniform Prudent Investor Act (UPIA). We invite you to contact us at 856.348.0252 to set up a confidential meeting to discuss your situation and any potential problems that may be hidden in your trust owned life insurance.

# OUR FIVE-STEP PROFESSIONAL PROCESS



The TOLI Expert System® employs a five-step process that draws upon our specialized expertise and tools in estate planning, investment theory, trust law, accounting, and risk management.

**1. THE LIFE INSURANCE DESIGN QUESTIONNAIRE®** – is an analytical assessment tool that helps you clarify the purpose of the insurance held in trust and creates objective specifications for evaluating the insurance.

**2. THE LIFE INSURANCE POLICY MANAGEMENT STATEMENT™** brings an analytical discipline to the process of selecting, structuring and servicing life insurance. It gives clear direction to the trustee on how to optimize the policy held in trust and clarifies in writing the duties of each advisor and the trustee.

**3. THE UNDERWRITING ADVOCACY PROCESS™** – is an optional service to assist you and your advisors with obtaining large amounts of insurance for the trust – at favorable rates – when the proposed insured has significant health impairments or when multiple life insurance companies are involved.

**4. THE COMPREHENSIVE MARKET ANALYSIS™** – examines and compares various insurance products from several carriers using the quantifiable standards you established in the Life Insurance Design Questionnaire and Policy Management Statement. In this manner, you and your advisors are able to assess which products meet the selection criteria, and are likely to meet your long term needs and objectives.

**5. THE POLICY ASSURANCE PROTOCOL™** – is a written service contract between the Trustee and his advisor. It provides for an annual process to review and report on the policies covered. Its intent is to assure that policies are managed in a manner consistent with your goals and will produce the optimum benefit for your beneficiaries as outlined in The Life Insurance Policy Management Statement.