

# MyLifeAudit.com

Presented by: Newman + Cohen Financial Management, Inc.

**A unique process that allows individuals who own life insurance coverage to receive an independent review providing transparency of their current policy performance.**

## 1 Data Acquisition

Collect necessary information to include a copy of the policy, most recent policy statement, irrevocable trust, executed letter of limited authorization, and a general understanding of any health issues.

## 2 Premium Funding Analysis

Utilizing current in-force illustrations obtained from the carrier, we will determine the projected annual premium required to maintain your policy until maturity.

## 3 Marketplace Analysis

We will perform a comprehensive comparison of the financial stability of your carrier and policy versus the universe of financially stable carriers that issue the most appropriate policy given each situation.

## 4 Life Audit Builder

Preparation and subsequent review with the trustee and insured, of our final report summarizing our findings and recommendations to include: projected policy performance, carrier strength, appropriate underwriting classification, product evaluation, proper policy ownership and beneficiary confirmation.

## 5 Goal Review

The process of understanding the goals and needs of your life insurance for your beneficiaries.

## 6 Optimization

The process of aligning your family's goals with our MYLIFEAUDIT process to provide a solution which will provide transparency and enhancement of your life insurance holdings.

Life insurance is an asset class that must be managed.

83.5% of trustees have no procedures and guidelines in place to review life insurance policies.

The **MYLIFEAUDIT** process is **THE** independent review you need to fully understand how your life insurance is performing.

**Mailing Address:** P.O. Box 812170 • Boca Raton, FL 33481-2170

**Street Address:** 1108 East Newport Center Drive  
Deerfield Beach, FL 33442

800.966.9306 • [www.MyLifeAudit.com](http://www.MyLifeAudit.com)