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Specific Needs Analysis \$250 - \$350

Insurance or Annuity Analysis & Recommendations

These services are recommended when a basic “check-up” would be insufficient to address more complex issues related to asset and income protection for a specific risk management component (life insurance, disability coverage, retirement income, and long-term care). Extensive analysis of your needs and detailed written analysis, disclosures, and recommendations are provided.

Life Insurance	\$250
Disability Insurance	\$350
Annuity Review	\$300
Long-Term Care Insurance	\$350

Life Insurance Needs Analysis – Term life insurance is typically purchased for a need that is anticipated to exist for a specific period, usually 10, 20 or 30 years. Permanent life insurance is typically purchased for a need that is anticipated to exist for the lifetime of the insured person, as well as for the added benefit of tax-deferred cash accumulation within the policy.

A detailed review of existing or proposed life insurance encompasses the following:

- Documenting your reasons for obtaining coverage and any existing gaps in coverage, as identified from a detailed written analysis of coverage needs.
- Extensive review of all features, benefits, and costs for existing or proposed coverage, including employer-provided group term insurance.
- Determine your need or desire to potentially convert some or all term coverage to permanent coverage in the future.
- If additional or replacement coverage is warranted, obtain illustrations for coverage from at least 6 providers, including no-load products where available, that adequately meet the following specifications:
 - Meets your desired death benefit and premium goals;
 - Minimizes commissions and other variable costs to increase premium value and enhance cash value accumulation.
 - Provides a high degree of probability that policy will remain in force throughout your anticipated lifespan.
- Help you identify financially strong insurers, based on established rating agencies (e.g., Moody’s, Fitch, A.M. Best, etc.).
- Assist you with the underwriting process, including any potential difficulties due to medical or financial history.
- Suggest policy ownership structures as appropriate for your potential estate planning situation.

[Contact Us](#) to schedule your Life Insurance Needs Analysis.

Disability Insurance Needs Analysis – Insuring your ability to bring home an income if you become too sick or injured to work is an important decision. The disability income insurance review can help determine if the coverage you have in place is both adequate and cost effective, or if a different policy with another provider might offer better coverage at a good price. You may also qualify for supplemental coverage not provided by your employer’s group plan. This detailed review and analysis includes:

- Documenting your current occupational and financial situation and any existing gaps in coverage, as identified from a detailed written analysis of disability income protection needs.
- Extensive review of all features, benefits, and costs for existing or proposed coverage, including employer-provided group disability insurance.
- Review key disability policy provisions and options with client (e.g. benefit periods, occupation classifications, social security disability integration, waiting periods, etc.) and recommend appropriate options.
- Help you identify financially strong insurers, based on established rating agencies (e.g., Moody’s, Fitch, A.M. Best, etc.).
- Recommend coverage from at least 3 providers, including no-load products where available.
- Identify occupational, health, or lifestyle factors that may influence the underwriting process for new coverage.
- Review potential impacts of disability benefits on your tax liability.

[Contact Us](#) to schedule your Disability Income Needs Analysis.

Retirement Income Needs Analysis & the Use of Annuities – As a long-term investment for your retirement, an annuity can provide peace of mind and a sound return – if the current or proposed annuity contract is suitable for your needs. A brief checkup can help you identify possible alternatives that may have better features and lower costs, as well as explore non-annuity alternatives that may be equally appropriate and effective. A thorough annuity analysis includes:

- Review and documentation of your retirement income needs and current funding approach, as identified from a detailed written retirement analysis.
- Review your reasons for purchasing an existing annuity contract, or for the anticipated purchase of a new contract.
- Extensive review of all features, benefits, and costs for existing or proposed contract, including potential agent commissions, surrender charges and their effect on the investment return within the annuity.
- Identify typical contract provisions and variables with client (e.g., length of surrender period, withdrawal provisions, funding options, interest crediting methods, etc.) and impact upon your anticipated income needs in retirement.
- Help you identify financially strong insurers, based on established rating agencies (e.g., Moody’s, Fitch, A.M. Best, etc.).
- If you anticipates a new or replacement annuity purchase, recommend appropriate contracts from at least 4 providers, including no-load products where available.
- Review potential tax impact of benefits and variety of premium options available.

[Contact Us](#) to schedule your Retirement Income Needs Analysis.

Long-Term Care Needs Analysis – A review of your long-term care coverage provides an inexpensive second opinion regarding existing or proposed insurance contracts. It can help you determine if the coverage in question provides a quality product at a competitive price, or if other alternatives may be better for you – including availability of riders on your *life* insurance that may negate the need for a separate long-term care policy.

- Documenting your current desires and financial situation and any existing gaps in coverage, as identified from a detailed written analysis of long-term care needs.
- Review your desire and ability to self-insure against any potential long-term care costs.
- Extensive review of all features, benefits, and costs for existing or proposed coverage.
- Identify typical policy provisions and variables with you (e.g., length of benefit period, inflation factors, waiting period, variety of services covered, etc.) and corresponding effects upon policy premium.
- Help you identify financially strong insurers, based on established rating agencies (e.g., Moody's, Fitch, A.M. Best, etc.).
- Recommend coverage from at least 3 providers, including no-load products where available.
- Identify health or lifestyle factors that may influence the underwriting process for new coverage.
- Review potential tax impact of benefits and variety of premium options available.

[Contact Us](#) to schedule your Long-Term Care Needs Analysis.