



Beneficiary Reviews Can Help You Boost Sales

Conducting a beneficiary review of your client's life insurance, annuity and retirement assets is a simple and effective way for you to engage them in the planning process. By conducting a review, you can help your clients avoid some costly mistakes, ensure that the right beneficiaries inherit these hard-earned assets, obtain important information about all of your clients' retirement accounts, and, as a result, increase your assets under management.

Clients frequently fail to review and keep their beneficiary designation forms up to date. This mistake can be costly and result in unintended consequences.

Ask your clients if the following life events have occurred:

- **Marriage and/or divorce**
- **A designated beneficiary has died**
- **A new child has been born or adopted into the family**
- **The value of their estate has changed substantially**

Any of the above life events can signal a change is needed in beneficiary designations on life insurance, annuities and retirement accounts.

Columbus Life created this kit to help you:

- **Learn** how you can increase your assets under management,
- **Draft** a specific beneficiary designation in a contractual arrangement that allows the property to pass directly to the beneficiary without the need for probate,
- **Review** your clients' assets and current beneficiary designations, and
- **Prospect** among your current clientele to conduct an annual review of their holdings.

To order our Beneficiary Review Kit, call our Sales Desk at 1-800-677-9696, Option 4.

Good luck in using these materials to increase your sales!

