

Important Notice

Term insurance rates appear to be on the rise!



Consumers have benefited over the last 20 years as term life rates have been falling. But that trend appears to have changed earlier this year as many companies announced premium increases, largely thanks to the recent credit crisis. With tighter credit lending, insurance companies have had to pay more to borrow money to maintain their required cash reserves. In addition, insurers are receiving lower returns on their investments just like the rest of investors, which makes it harder for them to maintain reserves and cover their expenses. Premiums for permanent insurance may also be on the rise.

Now is the time to take a look at your life insurance coverage. If the policy doesn't provide enough coverage, is annually renewable or has a level term that ends too early, you may want to think about adding to or replacing the policy.

Recent rate increases include:

- AXA eliminating ROP and 30 year term and increasing certain rate categories
- West Coast policy fee and rate increase
- Allianz term rate increase
- NYL Lifetime Guarantee only available for retention cases of \$10mm and up.
- Banner/William Penn term increase and reduction in compensation increased policy fees
- Trans Ace Survivor product changes
- Trans Ace NY no longer available
- ANICO repricing term 7/1/09
- Prudential term reprice
- The above are examples of recent changes. We can provide details upon request.

Please call us immediately for a complementary review of your life insurance.

Toll Free: 866-284-1314

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