



Policy Review: **The Ideal Client**

Any client can — and should — benefit from a policy review every three to five years, as well as following any major lifestyle changes.

At AIG, we have identified certain characteristics that tend to make up our ideal client. Below are some brief descriptors for whom we might recommend a policy review:

- Face amounts of \$250,000 or more
- Annual premiums of \$5,000 or more
- Cash surrender values of \$20,000 or more
- Aged 40 to 80, with no major changes in health since time of issue
- Variable universal life or whole life policies that are under performing or are inefficient
- Policy focused on death benefits rather than cash value growth

To find out more about our ideal prospects and how to identify them, consult your AIG Professional.