

THE \$1 MILLION QUESTION



Review of healthy insured's policies results in rescue of \$1 million of coverage seven months prior to sudden death of insured.



THE SITUATION

Sharon Blakely*, a healthy 77-year-old widow, owned two \$500,000 life insurance policies purchased 30 years ago. Her attorney referred her to a Valmark Advisor after learning that Sharon had never had her policies reviewed. The Advisor and Valmark's Policy Management Company (PMC) team completed a **Policy Performance Evaluation™** on both policies.



THE PROBLEM

The Policy Performance Evaluations™ revealed that both of Sharon's policies were underperforming and on the verge of lapsing.



THE RESCUE

The PMC team recommended that Sharon pay additional premiums to extend the coverage duration on both policies. Sharon took action immediately and worked with her Advisor and the PMC team to pay the additional premiums. As a result, the coverage duration was extended on \$1 million of coverage.



THE OUTCOME

Sharon developed aggressive pancreatic cancer and passed away seven months later. Her insurance policies had remained in force—creating a \$1 million legacy for her family—as a direct result of:

- The attorney asking the client about her insurance policies
- The client taking action after guidance from the Policy Performance Evaluations™ completed by her Valmark Advisor and the PMC team



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