

The Zimdars Company, Inc.

LET'S FACE IT, LIFE INSURANCE PRODUCTS ARE CONFUSING.

Do you know what questions to ask ahead of time?

Do you know what the answers mean?

Which data is correct and which is just plain wrong?

What is guaranteed and what is "projected?"

Can you imagine a multi-million dollar investment portfolio which has not been reviewed for years? People strive to manage their investments carefully. But, what about a multi-million dollar life insurance portfolio? Often, the policies get tossed in a drawer or file and are not reviewed for many years.

HOW CONFIDENT ARE YOU?

Do you know...

- If your life insurance is cost effective?
- If your life insurance is tax effective?
- If your life insurance policies will be in force when they are needed for a death benefit?
- If the amount of life insurance is appropriate for your current needs?

THE LIFE INSURANCE PORTFOLIO MANAGEMENT SYSTEM™ — HOW IT WORKS

The process starts with a no cost, no obligation meeting. We will do an initial review of your existing policies and recent annual statements. There are two components to the Life Insurance Portfolio Management System™:

- The Life Insurance Portfolio Management Analysis™
- The Life Insurance Portfolio Management Review™

THE LIFE INSURANCE PORTFOLIO MANAGEMENT ANALYSIS™

This analysis is a combination of life insurance tax analysis and life insurance cost analysis. To begin the Life Insurance Portfolio Management Analysis™, we consult with you, your legal advisor and your tax advisor to understand the goals for your life insurance portfolio as a portion of your estate or business plan. In our exclusive six-step evaluation we:

- Help you determine your insurance needs and objectives.
- Identify potential policy or tax problems with your existing life insurance in light of your current needs and objectives.
- Gather and evaluate all of the available data on your current policies.
- Compare your existing policy costs with other life insurance alternatives.
- Prepare a written report analyzing your current policies, listing and quantifying potential problems, identifying alternatives and recommending solutions.
- Assist in the implementation of selected improvements.

THE LIFE INSURANCE PORTFOLIO MANAGEMENT REVIEW™

The Life Insurance Portfolio Management Analysis™ provides your baseline information. The Life Insurance Portfolio Management Review™ is a periodic evaluation of your policies based upon actual policy performance, not just "projections." Your actual policy performance is measured against your baseline information. This step is especially important to measure the ongoing performance of cash value policies.

NO SAVINGS — NO FEE.

If we cannot provide recommendations for a decrease in cost or an increase in after tax value to you or your beneficiaries, there is no charge for our Life Insurance Portfolio Management Analysis™. This is our guarantee to you.

CASE STUDY

A CPA and attorney asked us to review their client's business and personal life insurance. The client was paying over \$150,000/year in premiums and over \$60,000/year in interest on life insurance policy loans in excess of \$1,000,000.

AS A RESULT OF OUR LIFE INSURANCE PORTFOLIO MANAGEMENT ANALYSIS™

- approximately half of the client's life insurance was restructured to continue without any policy loans or future premium payments.
- the other half of the client's life insurance was replaced with new, lower premium life insurance structured to be more tax effective. The client more than doubled the after tax value of their total life insurance for their family and business.
- all other needed life insurance was restructured to continue without any policy loans or future premium payments.
- all other unneeded life insurance was eliminated, erasing all other policy loans. Even with the client's increase in life insurance, the client's business saved over \$150,000/year in after tax cash flow.

How can we help you improve your life insurance portfolio?



John C. Zimdars, Jr., CLU has over 30 years experience in the life insurance industry. As an independent advisor to his clients, he has evaluated life insurance companies and their policies for three decades. His combination of experience and objectivity makes him well qualified to provide this needed service.

The Zimdars Company, Inc.

440 Science Drive, Suite 403
Madison, Wisconsin 53711-1064

P (608) 231-2700
(800) 448-2927
F (608) 231-6837

www.zimdars.com
info@zimdars.com