HT|TC WEALTH PARTNERS
A HIGHTOWER COMPANY

Insurance Policies
Ongoing Service | Maintenance | Advice

In our experience, many insurance policyholders do not receive ongoing service and advice after they obtain coverage. As you engage us as your wealth advisor, we work proactively on your behalf. Our team offers you an objective review of your insurance portfolio and compares solutions from several carriers to help ensure you are properly and competitively protected.

Beyond your initial insurance review, we pride ourselves in providing ongoing policy service over the long term, helping adjust your coverage as needed to accommodate changes in your life. HT|TC Wealth Partners serves as your advocate, both for individual policies and/or your entire portfolio of coverage.

Here are some examples of the insurance policy service requests we support:

Review & Implement Recommendations	Assess your options, prepare paperwork and track until complete. Recommendations may include: recalibration, replacement, conversion, life settlement, surrender, or procurement of new coverage.
Illustration Requests	Request and design current and special scenario illustrations.
Annual Statements	Assist in obtaining statements; walk through policy values, term details, etc.
Premium History	Gather full premium history, if available, including exact 1035 amounts, tax basis, loan, and dividend history.
Explanation of Policies & Features	Confirm policy guarantees, clarify riders and unique policy features, and obtain letters of explanation, if needed.

Illustration Clarification	Work with carriers to summarize key takeaways and points of emphasis from illustrations.
Monitor Planned Policy Events	Provide alerts for planned death benefit changes, premium schedule changes, withdrawal/loan schedule changes, etc.
Premium Payment Notifications	Verify premium payments, arrange premium notifications, send reminders.
Premium Payment Facilitation	At your direction, facilitate premium payments upon notification and confirm payment received.
Original Policy Document Management	Gather and archive policy copies, applications, as-sold illustrations, etc., as available.
Letters from Carriers	Investigate purpose of letter and help determine course of action.
Ownership & Beneficiary Changes	Gather and prepare required documents for all carriers and ownership types; track changes until complete.
Cost Basis Information & ITR, 712, PERC Values	Request and confirm values and cost basis from certain points in the policy's lifetime.
Death Claims	Help navigate the death claim process; work directly with carriers to compile all forms necessary and help consolidate/simplify insurance carrier requirements.

Contact us today for an objective review of your insurance portfolio.

A TIME
TO PLAN.

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