



JONES LOWRY

INNOVATIVE LIFE INSURANCE SOLUTIONS



UNLOCKING THE MYSTERY BEHIND INCREASES IN COSTS OF INSURANCE

Sustained low interest rates have caused a disruption in the life insurance industry which is affecting a vast number of Universal Life policies. How should you advise your clients?

[Visit our Website](#)

Unlocking The Mystery

Do you have clients who purchased a life policy before 2006? Have your clients experienced increases in their policy premiums or decreases in guarantees on years of coverage? What things do you

need to watch out for with the purchase of new policies?

[Read Our Advisor Briefing](#)



The \$5 Million Question

For 18 years, Mrs. Smith's trustee dutifully paid her insurance policy premiums on time and thought all was well. To his surprise, a routine insurance portfolio review showed that the policy would most likely lapse before Mrs. Smith's death. Read how the policy was rescued and learn the one question you should be asking your high net worth clients.

[Read The Case Study](#)



How We Can Help

Our role at Jones Lowry is to help you address problems with your clients' existing policies or guide you in helping your clients make smart decisions about pending policy purchases. Our services include Insurance Portfolio Analysis; Ongoing Policy Service and Maintenance; Analysis of Alternative Options such as Life Settlements when

insurance is no longer needed; and
Objective, Informed Second Opinions on
Underwriting and other policy elements.

[Read About Our Services](#)



HAVE A QUESTION ABOUT A CLIENT'S POLICY?

[GET IN TOUCH](#)

JONES LOWRY | 877.600.0029

OFFICES IN W. PALM BEACH, MIAMI, NEW YORK

INNOVATIVE LIFE INSURANCE SOLUTIONS FOR
ULTRA HIGH NET WORTH FAMILIES & ADVISORS

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