



Top Questions to Ask Clients at an Annual Policy Review

Uncover needs. Strengthen relationships. Identify opportunities.

An annual review isn't just a check-in — it's your chance to deepen trust, demonstrate value, and position yourself as your client's lifelong advisor. Use the questions below to spark powerful conversations, uncover gaps and opportunities, and present solutions that keep their protection in step with your client's evolving goals.

1. Have there been any major life changes in the past year – a marriage, a new job, a divorce, a new child or grandchild, or a loss in the family?
2. Have your financial responsibilities changed - such as a new mortgage, debt payoff, or changes in business or income?
3. Are your beneficiaries still accurate and up to date?
4. Has your health improved since purchasing your policy—like quitting smoking or improving medical conditions?
5. Are there charitable or legacy goals you'd like your policy to help support?
6. Is your current coverage amount still sufficient to meet your family's protection needs today?
7. Would you like to review options to increase your coverage or policy features based on your current goals and obligations?
8. Have you thought about purchasing/gifting life insurance for your children?
9. For Term Policies - Are you still comfortable with the length of your coverage term? Have you considered converting a portion to a permanent policy to build cash value and lifelong protection?
10. For Permanent Policies - Would you like to review how your policy's cash value has grown over the past year? Do you know how you could access that value for retirement, emergencies, or opportunities? Would you like to explore strategies for increasing your policy's growth potential?

Can you work these questions into your next annual policy review?