

DESERT ESTATES INSURANCE SERVICES

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Dear Life Insurance Buyer,

The Life insurance industry is a very competitive market place, which most insurance buyers don't know how to shop. Using a broker with special knowledge of the industry and access to every company's computer to shop for competitive quotes can eliminate trial and error.

For example, if you have Term Life insurance and are in continuing good health (or have stopped smoking) there's a very good chance that by replacing your current policy you could lower your premium significantly while extending your period of term by several years. This can be achieved even though you may be years older than when you bought your current policy.

Oftentimes, older whole life policies with large cash values can be 'rolled over' into more competitive Universal Life policies and a lot more insurance bought for the same money; or keep the same benefit and eliminate further premiums. Ironically, some of the most highly rated companies give the best value for your premium dollar.

If a portfolio hasn't been managed an alarming scenario can occur. Often, older interest sensitive Universal Life policies bought when interest rate projections were inflated are now 'falling apart' and should be re-illustrated to show their performance at current projections. When this is the case action must be taken to spend more premium or replace those policies by 'rolling over' their cash value into more competitive modern policies.

Desert Estates maintains relationships with only the highest rated insurance companies. We will work with you in a consultative manner to analyze your present insurance portfolio. If it's decided that you would be best served by making a change we will search out the most competitive company for your unique circumstances and provide you with comparative illustrations so that you know you are getting the best value for your premium dollar.

All this can be done by phone, mail, fax or e-mail. No agent needs call on you until and unless you've decided to go forward on a new policy. If you think you're paying too much for insurance then it's likely that you are. We work on a no-fee basis for our clients, not the companies.

Don't hesitate to call for an independent, no obligation consultation. If you have life insurance or are in the market then dialing **(310) 854-0379** is a call you'll be happy you made.

Sincerely,

Jon Fazakerley

LIFE INSURANCE HEALTH INSURANCE LONG TERM CARE INSURANCE DISABILITY ANNUITIES
MEDICARE SUPPLEMENTS LIFETIME SETTLEMENTS ESTATE PLANNING INDIVIDUAL & GROUPS