



## Maximize Your Clients' Retirement Plans

# Align Annuities with Their Financial Goals using a Proactive Policy Review

Annuities are designed to provide financial security, but over time, your clients' needs along with the financial environment can change. A structured annuity policy review (APR) ensures that their in-force annuities align with current financial goals. By regularly reviewing policies, you can strengthen client relationships, optimize financial outcomes, and uncover opportunities to add value.

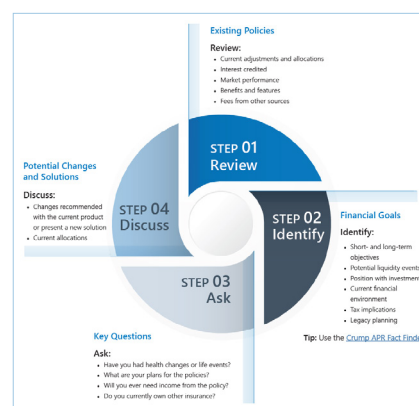
### Why Complete an APR and Possible Outcomes?

- Ensure the current annuity policy aligns with your clients' financial goals
- Improve client relationships with ongoing conversations and proactive client solutions
- Discuss clients' life events or changes
- Identify options to maximize the amount of future money that will pass to the clients' beneficiaries
- Address tax implications — regular reviews help optimize the tax efficiency of annuity distributions

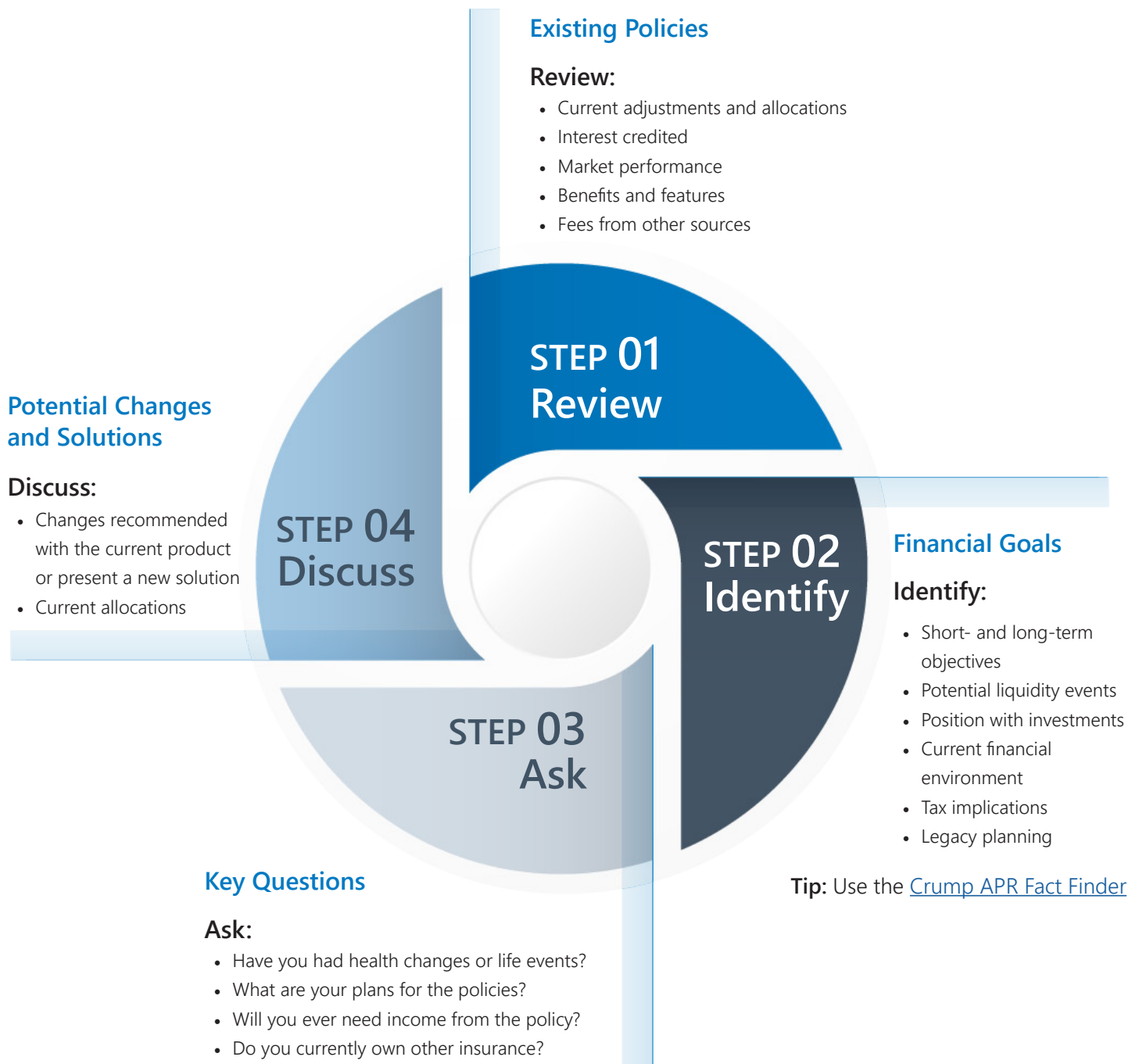
At Crump, we've simplified the APR process into **four key steps**, guiding you from assessment to actionable solutions.

Our review process helps identify income needs, tax considerations, and potential legacy planning opportunities ensuring your clients' annuities work for them now and into the future.

[Click here to view the APR process](#)



Follow this 4-step process to annually evaluate clients' existing annuities and help them make informed decisions about their future.



### Follow-up and Reinforce the Value

Close the review meeting with the next steps. Send a follow-up email with a clear summary of key findings and (to keep the planning process active) set a timeline for the next policy check-in.

**Contact your Crump Annuity Solution Center Team at 800.787.2837, Option 2**