

**CHRIS T. KELM, CFP®**  
CERTIFIED FINANCIAL PLANNER  
ADVANCED PLANNING SPECIALIST

## Unlocking the “Mystery” of life insurance:

The majority of our prospective clients typically have some form of life insurance in place before we meet them. At Kelm Financial Services Inc., we provide complimentary, objective Policy Audits to help prospective clients, advisors, trustees and other fiduciaries evaluate their existing life insurance coverage relative to the insured’s needs and goals.

Insurance products are complex financial instruments, heavily impacted by interest rates, and many other economic factors, this requires proactive management and reviews.

We remain at the forefront of insurance, financial and tax law trends to assure our clients that their policies, products and the service they receive remain current and offers the greatest benefits at all times.

Being Independent, we have access to the full range of market information and resources from some of the biggest and best insurance companies. In conducting Policy Audits, we use those resources, our 75 plus years of knowledge and experience to objectively assess product pricing, design often identifying newer products with superior features and/or cost savings. This information enables the insured, and their families, outside advisors to determine whether they should pursue a different strategy to enhance or update the coverage provided by the current insurance arrangement.

### Policy Audits include:

- Assessment of current coverage details and costs
- Review of current insurer’s financial strength and condition
- Identification of guarantees, or lack of, and the length of coverage
- Review of current ownership and beneficiary designations relative to goals
- Identification of income, estate or gift tax issues with respect to current laws
- Projected future premium obligations, requirements, and funding needs

### The Value of a Policy Audit:

**Audits can be a tremendous benefit, provide due diligence. We frequently identify:**

- Under or poorly-performing polices compared to the current policies on the market
- Savings in annual premiums
- Increased coverage for the same premium that is currently being paid
- Coverage with improved features/guarantees and Flexibility!!!
- Better products or product design relative to the client’s goals and risk tolerance

*IF YOU WANT SOMETHING TOMORROW, YOU MUST DO SOMETHING TODAY!*



2139 N.W. MILITARY HWY, SUITE 100 | SAN ANTONIO, TX 78213  
OFFICE: 210-679-1530 | CELL: 210-213-5899 | FAX: 210-519-2875  
chris.kelm@kelmgroupp.com | kelmfinancialservices.com

SAN ANTONIO ✦ DALLAS