
Checklist

Before buying life insurance – What facts you should research about the company.



- How long has the company been around?
- How do their ratings compare?

-Do not rely on google review ratings. I suggest researching A.M. Best, Moody's, Fitch, etc.

- How did the company handle previous recessions?
Ex: Did they need government bailout assistance?
- Important:** How does their “Asset Valuation Reserve” compare to other companies?
 - AVR: A special reserve that stabilizes surplus from fluctuations in the market value of bonds, stocks, mortgage loans, real estate, and other invested assets.
- How do the overall financials and ratings above compare to other highly rated companies?
- Are they a mutual or stock company?

-Mutual companies have no shareholders and are not publicly traded, so they can take a long-term approach.

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