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TheInsuranceAdvisor.com Continues to Set the Industry Standard for Life Insurance Pricing and Performance Measures

Ensuring Clarity and Consistency When Comparing Life Insurance Products

TAMPA, Fla. – Recognizing the industry-wide need for life insurance pricing and performance measures, *Investment Advisor* magazine is now featuring the Insurance Policy Pricing Calculator on the main Insurance page of its website. http://www.investmentadvisor.com/issues/insurance/

Provided by TheInsuranceAdvisor.com (TIA), the Policy Pricing Calculator (PPC) is a dynamic, benchmarking tool that calculates "average" cost-of-insurance charges, premium loads, fixed policy administration expenses, and cash-value-based "wrap fees" specific to each client and planning situation, based generally-accepted actuarial principals, industry standard mortality and expense tables, and thousands of illustrations for hundreds of actual products. While the investment industry has long been accustomed to using benchmarks like the S&P500® for measuring pricing and performance of mutual funds, the PPC gives financial advisors the ability to now benchmark the pricing and performance of life insurance products.

"TIA is committed to setting the standards for comprehensive, independent research that analyzes the appropriateness of life insurance policies and the historical performance of products," notes Barry D. Flagg, CFP, CLU, ChFC, Founder and President of TIA.

Following in the path paved by Morningstar® within the investment industry, TIA is on the forefront of a series of trends within the life insurance industry that are calling for increasingly sophisticated and accessible information tools. "Without the type of benchmarking and policy rating resources that have become standard practice for investment products, manual comparisons among insurance products are incomplete and inconsistent," Flagg asserts.

With TIA's Policy Pricing Calculator, advisors can easily obtain a measure of "average" cost-of-insurance charges, premium loads, fixed policy administration expenses, and cash-value-based "wrap fees" for comparison to an actual inforce or proposed product. Together with TIA's Confidential Policy Evaluator (CPE) advisors can now evaluate the appropriateness of a product based on five distinct suitability factors, and provide clients with complete disclosure of policy expenses, pricing factors, suitability testing, and ongoing measurements of policy performance relative to original expectations and objectives.

This is particular critical in the area of trust-owned Life Insurance Assets, following the passage of the Uniform Prudent Investors Act. Under this new standard of care, trustees need to have a system to analyze insurance policies and to document the proactive management of Irrevocable Life Insurance Trust assets in a manner that minimizes costs and risk within a standard documentation framework for establishing due diligence.

"Substantive data on the performance of life insurance policies and products has become a critical a component of financial planning and modeling," Flagg emphasizes. "Advisors who take the market-leading position of proactively providing fundamentally sound research data to support their recommendations achieve an immediate competitive advantage."

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About TheInsuranceAdvisor.com

TheInsuranceAdvisor.com (TIA) is an online, objective, rules-based resource for researching all types of life insurance products. TIA's mission is to clarify insurance pricing and bring a common-sense understanding to policy evaluation and value.

For more information:

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