



4 Reasons to Review Your Insurance Regularly

Life doesn't stand still—and neither should your insurance. Whether it's a new home, a growing family, or shifting financial goals, your coverage needs evolve over time. Yet many people set it and forget it... only to realize too late that their protection no longer fits.

4 key reasons to review your insurance:

1. MAKE SURE IT STILL FITS WITH YOUR LIFE



Whether you've recently gotten married, had a child, bought a home, or changed jobs, these milestones can significantly impact your insurance needs. A review ensures your policies reflect your current situation, so you're not left under protected or paying for coverage that no longer applies.

2. SPOT GAPS OR OVERLAPS



Over time, it's easy to accumulate multiple policies or forget the details of existing ones. An insurance review helps you spot any gaps in protection—like missing critical illness or disability coverage—as well as overlaps that could mean you're paying more than necessary. Streamlining your coverage can improve efficiency and reduce costs.

3. SUPPORT YOUR FINANCIAL GOALS



Insurance is more than just a safeguard—it's a strategic financial tool that can support tax efficiency, estate planning, and long-term business goals. Whether you're building wealth, planning for retirement, or managing business risk, your insurance should align with your broader financial objectives. Learn more on how insurance fits into your **financial plan**.

4. LIVE IN THE NOW



Knowing your insurance is up to date provides confidence that you, your loved ones, and your assets are well protected. It reduces uncertainty and stress, especially during unexpected events. A regular review gives you the assurance that you're prepared for whatever life throws your way.

The worst time to discover a gap in your coverage is when making a claim. Connect with your Raymond James Advisor today to make sure your insurance coverage is up to date, comprehensive, and aligned with your life.

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