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Dear Clients and Friends:

Hope you all enjoyed the recent long weekend.

We are writing to inform you about a life insurance situation we worked on over the past month.

A client asked us to review a new whole life policy for estate purposes they had negotiated with a well know insurance company. We were being asked for a review and did not expect any business since the client's insurance broker had represented him for nearly two decades.

Since Oppenheimer is not an insurance company we have partnered with an independent third party agent. This gives us entrée to many of the major carriers and we can objectively review past policies and propose future ones with integrity. In this particular circumstance we were able to meet the client's goals more succinctly and our in-depth review revealed his wife was 'super preferred' and not just 'preferred' which added further value.

Your life insurance coverage, like your investments, should be reviewed periodically to determine if they are continuing to meet your goals and expectations. In certain situations as well, such as a policy being owned by a trust, the owner may have a duty to review the coverage on a regular basis.

If you are thinking of using life insurance as an estate planning tool, reviewing your existing insurance coverage, or just have general questions, we can help facilitate a thorough, free review. You can send us a statement or we can schedule a conference call to begin the process.

It was the quality of the agent and his company combined with his attention to detail, speed, and understanding of our client's goal that made us confident to send this e-mail to you.

Thank You,

James Watt
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