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The Life Insurance Policy Crisis:

The Advisors and Trustees Guide to Managing Risks and Avoiding a Client Crisis

by E. Randolph Whitelaw and Henry Montag

For many years, life insurance was considered one of the most ethical and stable financial services businesses. But this reputation gradually changed. Today there is a life insurance policy crisis and it requires attention in order to avoid policy lapse without value along with allegations of deceptive and misleading practices.

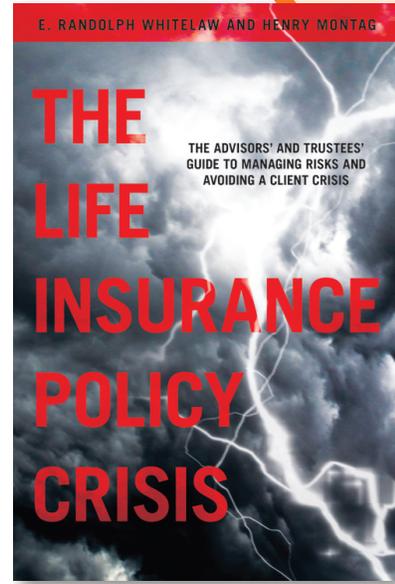
The Life Insurance Policy Crisis pulls back the veil on this looming crisis, and explains the solutions for fixing it. Authors E. Randolph Whitelaw and Henry Montag bring their 75 years of combined experience to explain the intervention process trusted advisors can recommend to policy owners to avoid unexpected lapse, obtain creditable fact-based risk management, and ensure a favorable planning outcome.

Topics include:

- A history of the lapsing life insurance policy crisis
- A fresh look at the sustainability of existing policies
- Reforms that can help all policies remain solvent
- Best practices in litigating against the predatory practices of the life insurance industry

"We can no longer pretend that there will not be expensive and time consuming litigation when Uniform Prudent Investor Act (UPIA) rules are brought to bare on trust-owned life insurance (TOLI)...This book is an ice bath for advisors and trust guidance professionals-- a cold splash of water in the face to wake up all of us to the risks of complacency. Trust me--you can't afford NOT to buy and read and reread this book!"

--Stephen Leimberg, Leimberg Services



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