

# Buyer's Guide & Policy Summary

- **Buyer's Guide** – generic publication, **explains life insurance in a way the average consumer can understand**, does not address specifics of the policy being considered
- **Policy Summary** – contains information about
  - agent
  - insurer
  - policy
  - each rider
  - premiums
  - dividends
  - benefit amounts
  - cash surrender values
  - policy loan interest rates
  - cost indexes