



CUSTOM LIFE POLICY REVIEW

The Custom Life Policy Review analyzes your current life insurance policy and helps determine if there may be a more suitable strategy available, and if so, provides possible options.

Current Policy Info

Insured:	John Smith	Face Amount:	\$500,000
Risk Class:	Preferred Non-Tobacco	Planned Premium:	\$20,000
DOB:	1/2/1953	Surrender Value	
Carrier:	Current Carrier	Current:	\$108,243
Product:	UL	At age 65:	\$260,949
Policy Owner:	Insured	At age 85:	\$172,604
Policy Date:	2/1/1992	In-force until	
		Guaranteed:	Age 74
		Using current projections:	Age 87

Maintaining current death benefit				
Purchase a new Lifetime Guaranteed Universal Life policy and maintain the current death benefit of \$500,000.				
Carrier	Premium	Face Amount	Guarantee Period	Accelerated Benefits
Current Policy	\$20,000	\$500,000	Guaranteed to Age 74	<input type="checkbox"/>
Company 1	\$12,000	\$500,000	Lifetime	<input type="checkbox"/>
Company 2	\$11,000	\$500,000	Lifetime	<input type="checkbox"/>
Company 3	\$9,430	\$500,000	Lifetime	<input type="checkbox"/>
With no decrease in face amount, the premium can be decreased by 53% and the coverage will be guaranteed for life.				

Maintaining current premium				
Purchase a new Lifetime Guaranteed Universal Life policy and maintain the current annual premium of \$20,000.				
Carrier	Premium	Face Amount	Guarantee Period	Accelerated Benefits
Current Policy	\$20,000	\$440,000	Guaranteed to Age 74	<input type="checkbox"/>
Company 1	\$20,000	\$470,000	Lifetime	<input type="checkbox"/>
Company 2	\$20,000	\$480,000	Lifetime	<input type="checkbox"/>
Company 3	\$20,000	\$500,000	Lifetime	<input type="checkbox"/>
With no increase in premium, the coverage can be increased by 14% and the coverage will be guaranteed for life.				

Paying no additional premiums				
Purchase a new Lifetime Guaranteed Universal Life policy and pay no additional premiums				
Carrier	Premium	Face Amount	Guarantee Period	Accelerated Benefits
Company	\$0	\$100,000	Lifetime	<input type="checkbox"/>

SAMPLE REPORT

Life insurance policies typically require health underwriting and, in some cases, financial underwriting. If a life insurance policy is surrendered during the surrender period, surrender charges may apply.