

## 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**

		Face Amount:	\$500,000	
Insured	John Smith	Planned Premium:	\$20,000	
Risk Class:	Preferred Non-Tobacco			
DOB:	1/2/1953	Surrender Value		
		Current:	\$108,243	
Carrier:	Current Carrier	At age 65:	\$260,949	
Product:	UL	At age 85:	\$172,604	
Policy Owner:	Insured			
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		
Company 1	\$12,000	\$500,000	Lifetime		
Company 2	\$11,000	\$500,000	Lifetime		
Company 3	\$9,430	\$500,000	Lifetime		
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		
Company 1	\$20,000	\$470,000	Lifetime		
Company 2	\$20,000	\$480,000	Lifetime		
Company 3	\$20,000	\$500,000	Lifetime		
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	

Lifetime

\$100,000

\$0

Company

## **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.

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