

PERFORMANCE EVALUATION REPORT

Prepared for

Mr. Client

Male age 76 • Standard Nontobacco for Life Insurance



Current In-Force Policy

Existing Carrier

17-year old UL Policy • Policy #000000000 dated 09-10-1990

Total Death Benefit	\$ 1,000,000.00
Base DB \$	1,000,000.00
Supplemental DB \$	-
Annualized Premium	\$ 64,320.00
Premium/ Mode \$	64,320.00 Annual

Values as of 10-26-2007

Total Death Benefit	\$ 1,000,000.00
Cash Surrender Value	\$ 8,440.00
Account Value \$	8,440.00
Surrender Charge \$	-

Policy Objectives

Maximize Death Benefit
Minimize Premium Outlay

Performance Evaluation

10-year old UL Policy • Policy #000000000 dated 09-18-1998

Funding Option	Premium Outlay		Total	Death Benefit	
	Annualized	Years		Yrs Guaranteed	Yrs Projected
In-Force A	\$ 64,320.00	18	\$ 1,000,000	0 years	18 years

Proposed Alternatives

New Carrier • New UL Policy with 18 year No-Lapse Guarantee (NLG) Death Benefit

Funding Option	\$1035 Exchange	Premium Outlay		Total	Death Benefit	
		Annualized	Years		Yrs Guaranteed	Yrs Projected
Proposed A	\$ 8,440.00	\$ 47,232.00	18	\$ 1,000,000	18 years	18 years
Proposed B	\$ 8,440.00	\$ 64,320.00	18	\$ 1,355,000	18 years	Lifetime

The Numbers

Proposed A: Annual Premium Advantage: **\$17,088**
Proposed B: Initial Death Benefit Advantage: **\$355,000**

Both options with

An 18-year NLG Death Benefit