

CLIENT INFORMATION

Illustration Issue State: North Carolina

Insured

Insured Information

First Name: Alex [Select Contact](#)
 Middle Name:
 Last Name: Batista [Remove Contact](#)
 Suffix:
 Gender: Male
 Birth Date: / / 19
 Issue Age: 42

Risk Information

Rate Class: Preferred Non-Tobacco [Underwriting Guidelines](#)
 Table Rating: None
 Flat Extra: \$0.00
 Pension Underwriting: None

Owner Information Owner Type: Same as Insured

Preferred Non-Tobacco:
Super Healthy, No meds

Verified Standard:
Healthy, Few Meds

DEATH BENEFIT AND FUNDING

- Premium

Death Benefit

Face Amount

Face Solve Type: None Minimum DB/Max Cash Value Based on Target Premium

Type	Face Amount	Additional Protection Benefit	From-Through
Solve	<input type="text"/>	<input type="text"/>	1-M

Death Benefit Option

Initial Type	Change Year
A (Level)	M

Premium

First Year Lump Sum: \$0.00
 Premium Mode: Monthly (EFT)
 Apply Term Conversion: No

Enter the monthly premium amount the Proposed Insured is comfortable paying.

Enter "1-A65" which means: "Year 1 to Age 65". This is the age when premium payments stop, and income payments begin.

Premium Amount

Premium Solve Type: None Protection Focus Retirement Focus

Type	Amount	Adjustment	From-Through
Specify Amount	\$300.00	\$0.00	1-A65

Add Row Clear

- Distribution Information

Distribution Information

Distribution

Type	Amount	Adjustment	Method	From-Through
Solve for Income	<input type="text"/>	\$0.00	Loans	A66-M

Clear

Loan Type: Participating Variable Loans
 Loan Rate: 5.60%

Notice how this will auto-adjust to "A66-M" which means: "Age 66 to Maturity". This is the age when income payments begin.

QUICK VIEW

Minimum that can be paid in order to keep the policy in force.

Agents get paid on this amount.

Modified Endowment Contract: Maximum amount that can be paid into the policy before it is Taxed.

Initial Policy Information				
Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Premium Mode
\$195,334	N/A	N/A	\$300.00	Monthly (EFT)
Minimum Premium	Target Premium	MEC Premium	Guideline Level Premium	Guideline Single Premium
\$1,712.76	\$3,133.16	\$8,811.00	\$3,600.00	\$42,967.00

Policy Year	Age	Planned Premium	Loan	Annual Income	Accumulated Value	Surrender Value	Net Death Benefit
1	44	\$3,600	\$0	\$0	\$2,339	\$0	\$195,334
2	45	\$3,600	\$0	\$0	\$4,783	\$501	\$195,334
3	46	\$3,600	\$0	\$0	\$7,349	\$3,407	\$195,334
4	47	\$3,600	\$0	\$0	\$10,048	\$6,456	\$195,334
5	48	\$3,600	\$0	\$0	\$12,895	\$9,658	\$195,334
6	49	\$3,600	\$0	\$0	\$15,899	\$13,167	\$195,334
7	50	\$3,600	\$0	\$0	\$19,070	\$16,855	\$195,334
8	51	\$3,600	\$0	\$0	\$22,415	\$20,729	\$195,334
9	52	\$3,600	\$0	\$0	\$25,938	\$24,800	\$195,334
10	53	\$3,600	\$0	\$0	\$29,650	\$29,074	\$195,334
11	54	\$3,600	\$0	\$0	\$34,796	\$34,796	\$195,334
12	55	\$3,600	\$0	\$0	\$40,259	\$40,259	\$195,334
13	56	\$3,600	\$0	\$0	\$46,064	\$46,064	\$195,334
14	57	\$3,600	\$0	\$0	\$52,234	\$52,234	\$195,334
15	58	\$3,600	\$0	\$0	\$58,799	\$58,799	\$195,334
16	59	\$3,600	\$0	\$0	\$65,790	\$65,790	\$195,334
17	60	\$3,600	\$0	\$0	\$73,242	\$73,242	\$195,334
18	61	\$3,600	\$0	\$0	\$81,199	\$81,199	\$195,334
19	62	\$3,600	\$0	\$0	\$89,698	\$89,698	\$195,334
20	63	\$3,600	\$0	\$0	\$98,782	\$98,782	\$195,334
21	64	\$3,600	\$0	\$0	\$108,491	\$108,491	\$195,334
22	65	\$3,600	\$0	\$0	\$118,874	\$118,874	\$195,334
23	66	\$0	\$10,758	\$10,758	\$126,452	\$115,091	\$183,974
24	67	\$0	\$11,360	\$10,758	\$134,530	\$111,174	\$171,977
25	68	\$0	\$11,997	\$10,758	\$143,154	\$107,129	\$159,309
26	69	\$0	\$12,668	\$10,758	\$152,382	\$102,980	\$145,931
27	70	\$0	\$13,378	\$10,758	\$162,318	\$98,788	\$131,804
28	71	\$0	\$14,127	\$10,758	\$173,047	\$94,599	\$117,095
29	72	\$0	\$14,918	\$10,758	\$184,625	\$90,424	\$110,733
30	73	\$0	\$15,753	\$10,758	\$197,032	\$86,195	\$103,928
31	74	\$0	\$16,636	\$10,758	\$210,852	\$82,448	\$97,208
32	75	\$0	\$17,567	\$10,758	\$225,720	\$78,765	\$90,051
33	76	\$0	\$18,551	\$10,758	\$241,608	\$75,063	\$87,143
34	77	\$0	\$19,590	\$10,758	\$258,579	\$71,348	\$84,277
35	78	\$0	\$20,687	\$10,758	\$276,701	\$67,624	\$81,459
36	79	\$0	\$21,845	\$10,758	\$296,042	\$63,897	\$78,699
37	80	\$0	\$23,069	\$10,758	\$316,675	\$60,170	\$76,003
38	81	\$0	\$24,360	\$10,758	\$338,671	\$56,441	\$73,375
39	82	\$0	\$25,725	\$10,758	\$362,106	\$52,710	\$70,816
40	83	\$0	\$27,165	\$10,758	\$387,056	\$48,974	\$68,327
41	84	\$0	\$28,686	\$10,758	\$413,602	\$45,227	\$65,907
42	85	\$0	\$30,293	\$10,758	\$441,804	\$41,440	\$63,530
43	86	\$0	\$31,989	\$10,758	\$471,733	\$37,588	\$61,175
44	87	\$0	\$33,781	\$10,758	\$503,452	\$33,634	\$58,807
45	88	\$0	\$35,672	\$10,758	\$537,012	\$29,525	\$56,375
46	89	\$0	\$37,670	\$10,758	\$572,457	\$25,190	\$53,813
47	90	\$0	\$39,780	\$10,758	\$609,836	\$20,562	\$51,054

What the Insured Pays

What the Insured gets paid every year for the rest of his/her life.

Insured's accumulated money. Can borrow against it. (Not Recommended)