

Steps to Create an IUL Illustration on WinFlex for **Mutual Of Omaha Indexed Universal Life Express**

Logon to <https://www.winflexweb.com/>

Click **Illustrations**

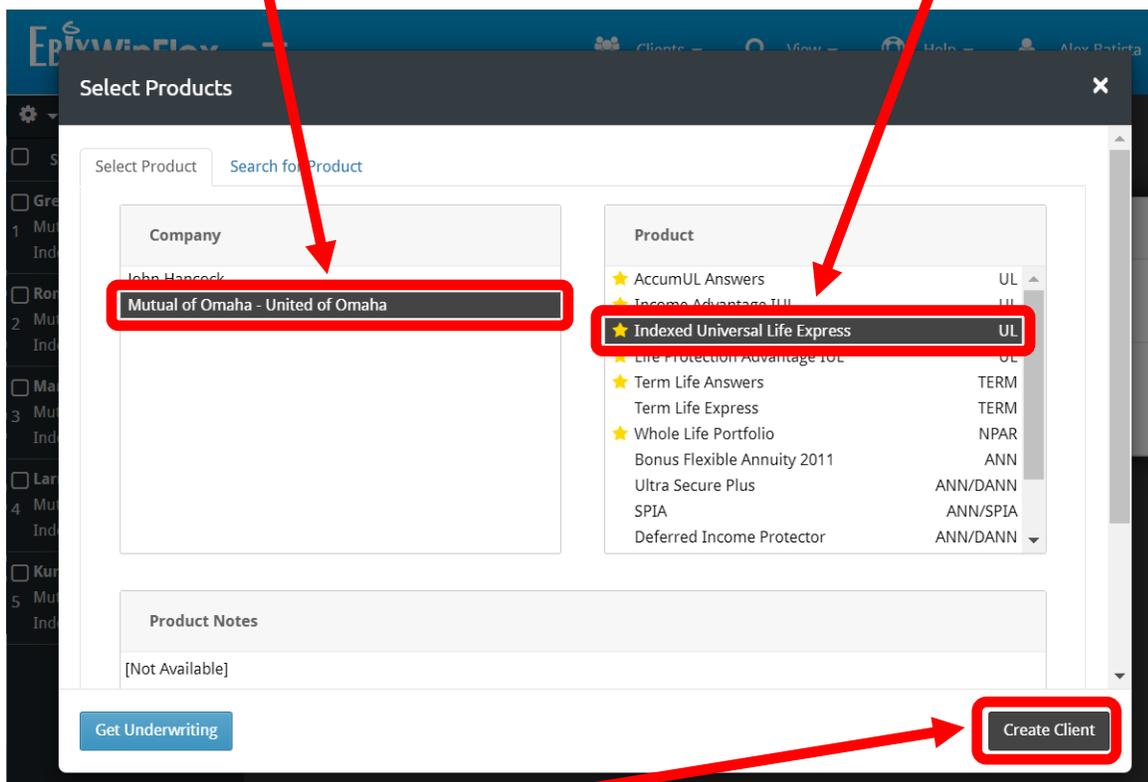
The screenshot shows the WinFlex Dashboard. At the top, there is a navigation bar with the EBIX WinFlex logo, a search icon, and user information for Alex Batista. Below the navigation bar, the dashboard title "WinFlex Dashboard" is displayed. To the right of the title, there are summary statistics: "TOTAL WINFLEX RUNS 313,249", "AVG DEATH BENEFIT \$2,143,504", and "AVG PREMIUM \$103,551". The main content area is divided into two sections. On the left, there is a "Shortcuts" section with several buttons: "Illustrations" (highlighted with a red box and a red arrow), "Express Illustrations", "Client Manager", "Agent Manager", "Group Manager", "User Profile", and "eApp Status". On the right, there is a "WinFlex Stats" section with a "Product" tab. Below the tab, there is a "Total Runs by Product Type" donut chart. The chart shows the following data:

Product Type	Count
UL	345,509
VAR	29,336
GUL/UL	29,209
TERM	28,756
UL JOINT	26,877
PAR	12,194

Click **Start a New Case**

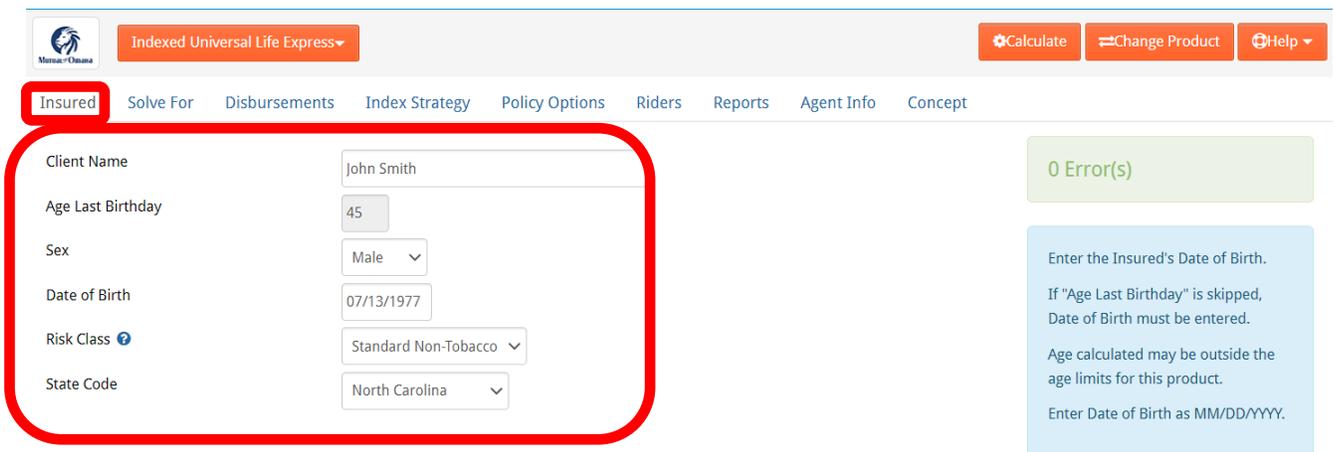
The screenshot shows the WinFlex Web interface. At the top, there is a navigation bar with the EBIX WinFlex logo, a menu icon, and user information for Alex Batista. Below the navigation bar, the main heading is "Getting Started with WinFlex Web". The main content area is divided into two sections. On the left, there is a "What would you like to do?" section with four buttons: "Start a New Case" (highlighted with a red box and a red arrow), "Load a Saved Case", "Use Last Case", and "Manage Cases". On the right, there is a "What's New by Carrier" section with two entries: "John Hancock" and "Mutual of Omaha - United of". At the bottom, there is a "Spotlight" section with a banner for "ENVISION User Gr" and "FEB 21-23, 2023".

Select **Mutual of Omaha** and then select **Indexed Universal Life Express**



Click **Create Client**

Click the **Insured** tab and fill in your client's basic information. Make sure to select the appropriate risk class and state.



Click the **Solve For** tab. Make sure **Easy Solve** is selected next to Solve for.

If you quoted a face value, Select **Premium** and specify the **face amount**.

Click **Agent Info** and fill in all of your information (this step is required).

Once you have fill in your information click **Calculate**

Once it is finished calculating you will be able to **download the PDF**

Illustration Results

Summary / Snapshot / Projection / Table

	Name	Sex/Age/Class	Initial Death Benefit	Initial Annual Premium	Target Premium	Guaranteed Years	Premium Pay Years	Illustration
UL								
<input checked="" type="checkbox"/>	Life	John Smith Mutual of Omaha - United of Omaha Indexed Universal Life Express	M/45/N NC	100,000	1,067	1,141	22	75

This report is for agent use only. These values are not guaranteed and actual results may be greater or less than those shown. These values are not valid unless accompanied or preceded by a source ledger for each policy illustrated. Refer to the source ledger for guaranteed elements and other important information.

Once you have downloaded your illustration you will only need to highlight a few places in it. Do not over-complicate it. On the second page you'll find all of the basic information; face value, monthly premium, and included riders.

Indexed Universal Life ExpressSM
Illustration Details



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Here are the important details we used to create your personalized Indexed Universal Life Express illustration. Within this illustration, you will find more complete information on the policy's features and benefits.

Client Information	John Smith Male, Age 45, Standard Non-Tobacco	
Modified Endowment Contract	No	
Total Initial Death Benefit	\$100,000	
Death Benefit Option	Level years 1 - 75	
Initial Premium Outlay	\$88.89	
Premium Mode	Monthly	
Index Strategy	One-Year 100% Participation Account	100%
Riders	Guaranteed Insurability Rider Accelerated Death Benefit for Chronic Illness Accelerated Death Benefit for Critical Illness Accelerated Death Benefit for Terminal Illness Optional Paid-Up Life Insurance Rider (Lapse Guard) Waiver of Surrender Charges for Partial Withdrawals Rider	

Scroll down to the 2nd horizontal page with the title of **Policy Ledgers**
 See below for some quick highlights worth pointing out.

Indexed Universal Life ExpressSM
Policy Ledgers

This is the expected amount of cash available to the client at the end of that policy year.



United of Omaha Life Insurance Company
 A Mutual of Omaha Company

Insured: John Smith Male, Age 45, Standard Non-Tobacco

Total Initial Death Benefit: \$100,000

Death Benefit Option: Level years 1 - 75

Monthly Premium: \$88.89

The surrender value is simply the cash the client would have if they surrender the policy.

One-Year 100% Participation Account Allocations % 100% Guaranteed Interest Rate 0.0% Alternate Scale Non-Guaranteed Interest Rate 3.25% Non-Guaranteed Illustrated Interest Rate 5.87%

End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed			Alternate Scale Non-Guaranteed			Non-Guaranteed		
			Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit	Accumulation Value	Surrender Value	Death Benefit
1	46	1,067	249	0	100,000	556	0	100,000	556	0	100,000
2	47	1,067	491	0	100,000	1,136	0	100,000	1,148	0	100,000
3	48	1,067	726	0	100,000	1,743	0	100,000	1,782	0	100,000
4	49	1,067	953	0	100,000	2,378	0	100,000	2,462	0	100,000
5	50	1,067	1,171	0	100,000	3,041	841	100,000	3,189	989	100,000
6	51	1,067	1,377	0	100,000	3,731	1,731	100,000	3,964	1,964	100,000
7	52	1,067	1,564	0	100,000	4,446	2,646	100,000	4,787	2,987	100,000
8	53	1,067	1,728	228	100,000	5,182	3,682	100,000	5,657	4,157	100,000
9	54	1,067	1,868	568	100,000	5,941	4,641	100,000	6,577	5,277	100,000
10	55	1,067	1,983	883	100,000	6,721	5,621	100,000	7,549	6,449	100,000
Subtotal		10,667									
11	56	1,067	2,074	1,174	100,000	7,526	6,626	100,000	8,577	7,677	100,000
12	57	1,067	2,142	1,542	100,000	8,357	7,757	100,000	9,667	9,067	100,000
13	58	1,067	2,188	1,788	100,000	9,216	8,816	100,000	10,822	10,422	100,000