

Main Illustrations Screen

1. New Illustration
2. Pick the State
3. Select FlexLife (LSW) – “2019 FlexLife (LSW) Indexed Universal Life”

Client Information – Click/select/fill in all of the fields in **red** and do not change anything else.

The screenshot shows the 'Main Illustrations Screen' with the 'Client Information' tab selected. The 'Insured Information' section contains the following fields:

- First Name: Alex
- Middle Name:
- Last Name: Batista
- Suffix:
- Gender: Male
- Birth Date: 07/13/1977
- Issue Age: 46

The 'Risk Information' section contains the following fields:

- Rate Class: Standard Non-Tobacco
- Table Rating: None
- Flat Extra: \$0.00
- Pension Underwriting: None

The left sidebar shows the 'Client Information' tab selected, and the 'Summary Values' section displays various financial metrics.

Death Benefit and Funding

The screenshot shows the 'Death Benefit and Funding' section. The 'Face Amount' section has the 'Minimum DB/Max Cash Value' option selected. The 'Death Benefit Option' section has the 'Initial Type' set to 'A (Level)' and 'Change Year' set to 'M'.

The 'Premium' section has the 'First Year Lump Sum' set to '\$0.00' and the 'Premium Mode' set to 'Monthly'.

The 'Premium Amount' section has the 'Premium Solve Type' set to 'None'. The table below shows the premium details:

Type	Amount	Adjustment	From-Through
Specify Amount	\$1,500.00	\$0.00	1-A65

Annotations in red boxes highlight the 'Specify Amount', '\$1,500.00', and '1-A65' fields. A red arrow points from the '1-A65' field to a text box that reads: "Enter '1-A65' which means 'Year one to Age 65'. You can change the age but do not change the '1'."

Another red arrow points from the '1-A65' field to a text box that reads: "Enter the monthly amount client wants to pay."

The screenshot shows the '1035 Exchange' section. The 'Distribution Information' section has the 'Distribution Mode' set to 'Monthly'.

The 'Distribution' table shows the following details:

Type	Amount	Adjustment	Method	From-Through
Solve for Income	\$0.00	\$0.00	Loans	A66-M

Annotations in red boxes highlight the 'Monthly' distribution mode, the 'Solve for Income' type, and the 'A66-M' field. A red arrow points from the 'A66-M' field to a text box that reads: "Enter 'A66-M' which means 'Age 66 to Maturity'. You can change the age, but it should always be one more year than the age entered above. Do not change the 'M'."

The 'Loan Repayment' section shows the 'Loan Type' set to 'Participating Variable Loans' and the 'Loan Rate' set to '5.10 %'.

Quick View

Quick View

Initial Policy Information

Initial Face Amount	Lapse Year	MEC Year	Modal Premium	Premium Mode
\$802,026	N/A	N/A	\$1,500.00	Monthly (EFT)
Minimum Premium (MMP)	Death Benefit Protection Premium (MGP)	Target Premium	MEC Premium	Guideline Level Premium
\$5,257.80	\$6,719.76	\$14,388.35	\$56,173.00	\$18,000.00
Guideline Single Premium				
\$287,410.00				

This information is for agent use only. Only complete illustrations may be shown to the public.

Values

Policy Year	Age	Planned Premium	Loan	Annual Income	Accumulated Value	Surrender Value	Net Death Benefit
1	46	\$18,000	\$0	\$0	\$13,015	\$0	\$802,026
2	47	\$18,000	\$0	\$0	\$26,666	\$9,439	\$802,026
		\$18,000	\$0	\$0	\$41,018	\$24,721	\$802,026
		\$18,000	\$0	\$0	\$56,129		\$802,026
		\$18,000	\$0	\$0	\$72,061		\$802,026
6	51	\$18,000	\$0	\$0	\$89,067		\$802,026
7	52	\$18,000	\$0	\$0	\$107,068		\$802,026
8	53			\$0	\$126,116	\$119,868	\$802,026
9	54			\$0	\$146,262	\$142,003	\$802,026
10	55			\$0	\$167,566	\$165,392	\$802,026
11	56			\$0	\$194,258		\$802,026
12	57			\$0	\$222,532		\$802,026
13	58			\$0	\$252,501		\$802,026
14	59	\$18,000	\$0	\$0	\$284,302		\$802,026
15	60	\$18,000	\$0	\$0	\$318,075	\$318,075	\$802,026
16	61	\$18,000	\$0	\$0	\$353,998	\$353,998	\$802,026
17	62	\$18,000	\$0	\$0	\$392,243	\$392,243	\$802,026
18	63	\$18,000	\$0	\$0	\$432,992	\$432,992	\$802,026
19	64	\$18,000	\$0	\$0	\$476,433	\$476,433	\$802,026
20	65	\$18,000	\$0	\$0	\$522,780	\$522,780	\$802,026
21	66	\$0	\$41,971	\$41,971	\$554,397	\$511,275	\$758,904
22	67	\$0	\$43,122	\$41,971	\$587,732	\$499,289	\$713,583
23	68	\$0	\$45,321	\$41,971	\$622,917	\$486,842	\$665,951
24	69	\$0	\$47,632	\$41,971	\$660,121	\$473,985	\$615,889
25	70	\$0	\$50,062	\$41,971	\$699,555	\$460,804	\$565,737
26	71	\$0	\$52,615	\$41,971	\$743,999	\$449,949	\$546,669
27	72	\$0	\$55,298	\$41,971	\$791,073	\$438,906	\$525,924
28	73	\$0	\$58,118	\$41,971	\$840,957	\$427,707	\$503,393
29	74	\$0	\$61,082	\$41,971	\$893,888	\$416,440	\$479,012

Minimum that can be paid 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.

Amount insured pays per year.

Death Benefit Face Value

Amount insured gets paid yearly for the rest of their life. (Paid monthly)

Amount insured can borrow from. (It's their own money)

Every line in the table above represents the amount at the **end of the policy year** (not necessarily the insured's age). For example, if the policy was issued in June, then each line represents the current policy year from June to May.

The table is ONLY an illustration, the client has the freedom to do whatever they want during the policy period. For example, they may choose to start getting their annual income at an earlier age (like 60 or 55) or at a later age (like 70 or 75). It should be noted that any deviation from the illustration will affect all future calculations. For example, if they choose to start getting their annual income sooner, then the income will be lower, and if they choose to start getting their income later, then the income will be higher. This should definitely be mentioned to the client.

Make sure to ONLY fill in, select, and/or talk about the fields that I have highlighted in **red** (with the **exception** of the **Target Premium** since that is only for the agent to know). If you have any questions, please let me know.