

Market Analysis Report



Independent Life
Insurance Reviews

Prepared for: John Smith - Advisor: John Sample

CURRENT POLICY INFO

Insured: John Smith
 AGE: 59
 Carrier: New England Life
 Product: Variable Universal Life
 Risk Class: Preferred Non-Tobacco
 Policy Date: 1/29/1999
 Policy Owner: Insured
 Face Amount: \$225,000
 Planned Premium: \$0.00
 Surrender Value: \$36,072
 Guaranteed in-force to: Age 67
 Projected in-force to: Age 80
 Projected Cash Value at 65: \$38,159
 Projected Cash Value at 80: \$411

This report should only be used with the complete illustrations, reports, and the professional interpretation of a properly licensed representative.
 This is not tax or legal advice.

Coverage Alternatives

Pay no additional premiums

<i>Carrier</i>	<i>Premium</i>	<i>Benefit Amount</i>	<i>Gtd. / Proj.</i>
Current Policy	\$0	\$225,000	67 / 80
John Hancock	\$0	\$138,503	85 / 105
Protective Life	\$0	\$101,847	105 / 105
Symetra	\$0	\$102,235	105 / 105

Cash Value of old policy rolled into the new products.

Payment Alternatives

Purchase a new \$225,000 policy and solve for premium.

<i>Carrier</i>	<i>Premium</i>	<i>Projected Cash Value @ 80</i>	<i>Policy Lapses</i>
Current Policy	\$2,758	\$117,950	Age 100
John Hancock	\$1,208	\$60,866	Age 121
Protective Life	\$1,294	\$154,225	Age 121
Symetra	\$1,863	\$29,474	Age 121

Cash Value of old policy rolled into the new products.