

# Insurance Policy Review Summary



Category	Current Policy	Proposed Policy
Owner/Insured	Valued Client	Valued Client
Date of In-Force Illustration	05/12/2015	05/18/2015
Name of Company	Company ABC	Company XYZ
Type of Policy	Universal Life issued 12/23/1998	Guaranteed Universal Life
Modal Premium	Monthly: \$489.96	Monthly: \$489.96
Death Benefit	\$200,000	\$358,309
Guaranteed Coverage Period	No Longer Guaranteed Will lapse in June	To Age 121
Cash Surrender Value	\$0	\$0
Underwriting Rate Class	Standard Non-Tobacco	Standard Non-Tobacco

## Summary:

Company ABC's policy is no longer guaranteed and will lapse in June 2015. Your client could purchase a new guaranteed Company XYZ policy and the death benefit would be guaranteed to age 121 for the same monthly premium of \$489.96.

Enclosed is a copy of the inforce policy ledger as well as the Company XYZ illustration. If your client would like to maintain the current death benefit, for a monthly premium of \$273.49 the current death benefit of \$200,000 would be guaranteed to age 121.

Please note: The illustrations were run at Standard Non Tobacco best case based on your client's health history.