



Policy Review Report

Mr. Client and Mrs. Client
 Ages 66 and 61
 Standard Non-Smoker and Preferred Non-Smoker
 1035 Amount: \$322,014

Inforce Policy Information	
Inforce Carrier	Mutual Carrier
Policy Number	12-345-678
Issue Date	6/1/1991
Face Amount	\$1,500,000
Contract Premium	\$6,118
Living Benefits Rider	No

Key Findings	
Duration of Coverage with No Further Outlay (Younger)	Age 100
Coverage Duration for Current Policy Premium (Younger)	Age 81
Premium Required to Extend Coverage to Maturity	\$16,752

Inforce Illustration Values

Scenario	No Further Outlay	Current Policy Premium	Premium to Maturity
Death Benefit	\$600,000	\$1,500,000	\$1,500,000
Death Benefit to Age (Younger)	100	81	120
Guaranteed to Age (Younger)	100	81	100
Annual Premium	\$0	\$6,118	\$16,752
Premium Years	0	34	34
IRR at LE (Ages 95/90)	2.17%	Lapsed	2.88%
Cash Surrender Value Year 10	\$443,246	\$517,768	\$554,274
Cash Surrender Value Age 82	\$526,867	\$693,355	\$774,912
Living Benefits Rider	N/A	N/A	N/A
LTC or Chronic Illness	N/A	N/A	N/A
Maximum Monthly Benefit	N/A	N/A	N/A

Alternative Values

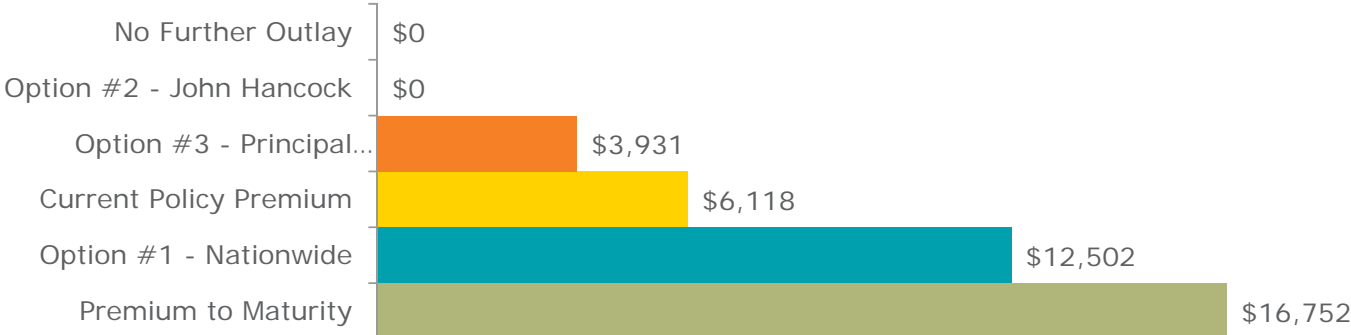
Alternative Options	Option #1	Option #2	Option #3
Carrier	Nationwide	John Hancock	Principal National
Product	YourLife® NLG SUL II	Protection SIUL 16	Survivorship UL Protector II
Underwriting Classes	Standard Non-Smoker Preferred Non-Smoker	Standard Non-Smoker Preferred Non-Smoker	Standard Non-Smoker Preferred Non-Smoker
Death Benefit	\$1,500,000	\$1,500,000	\$1,500,000
Death Benefit to Age (Younger)	120	120	120
Guaranteed to Age (Younger)	120	85	120
Annual Premium	\$12,502	\$0	\$3,931
Premium Years	59	0	59
IRR at LE (Ages 95/90)	3.48%	5.45%	4.79%
Cash Surrender Value Year 10	\$22,711	\$297,020	\$231,829
Cash Surrender Value Age 82	\$0	\$651,704	\$162,360
Living Benefits Rider	Yes	No	No
LTC or Chronic Illness	Long Term Care	N/A	N/A
Maximum Monthly Benefit	\$15,000	N/A	N/A

Bob Flood | LC Advisor, LLC
 rflood@lcadvisor.com | 215-896-0211



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Annual Premium



Death Benefit



Scenario	Annual Premium	Premium Years	Death Benefit	Death Benefit to Age
No Further Outlay	\$0	0	\$600,000	100
Option #2 - John Hancock	\$0	0	\$1,500,000	120
Option #3 - Principal National	\$3,931	59	\$1,500,000	120
Current Policy Premium	\$6,118	34	\$1,500,000	81
Option #1 - Nationwide	\$12,502	59	\$1,500,000	120
Premium to Maturity	\$16,752	34	\$1,500,000	120

This material is intended for illustrative purposes only. The information provided neither constitutes nor is intended to constitute an offer or an agreement to provide insurance coverage; it is intended to provide general information and is not necessarily a complete descriptions of all terms, exclusions and conditions applicable to products and services.

All guarantees are subject to the claims paying ability of the issuing insurance company.

There may be liquidity issues (potential surrender and tax charges) when replacing a policy, increased sales charges, fees, and tax implications.

The new policy will likely have its own new surrender charge schedule, which may extend beyond that of the original policy. You may pay higher premiums if, for example, your health has declined since the purchase of the current policy. The new policy typically will have a new contestability period - a two-year period from the issuance of the new policy during which the insurance company could challenge a death claim based upon a misstatement on the application. Any policy loans could affect the performance and surrender of the existing policy.

For more information on your current policy contact the carrier to request a copy of you current policy statement. This review is not intended to cover all the information that can be obtained on your policy through your carrier's statement."

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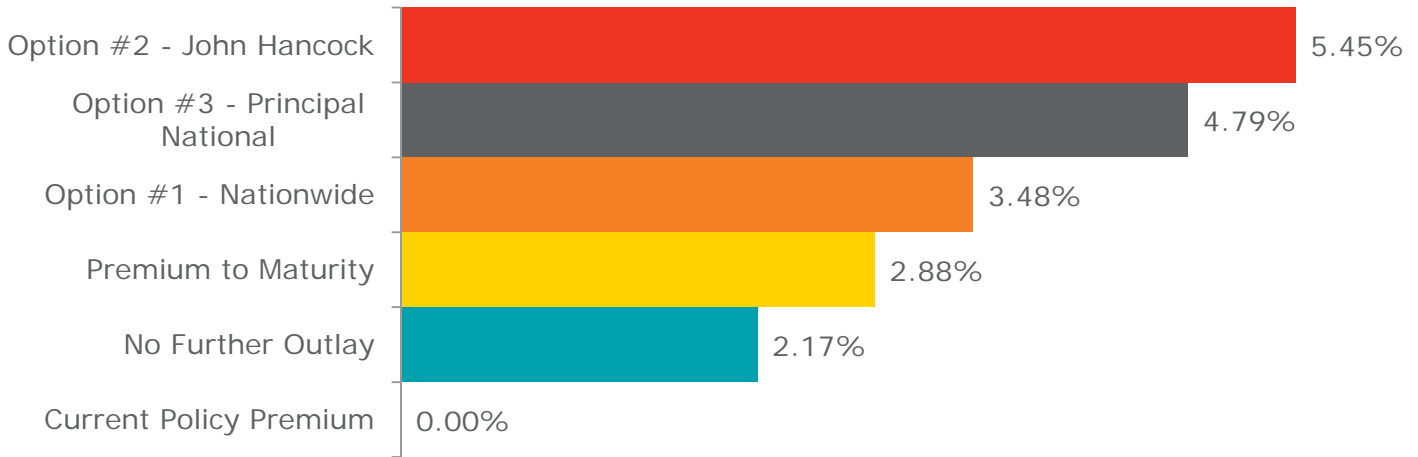
Bob Flood | LC Advisor, LLC
 rflood@lccadviser.com | 215-896-0211



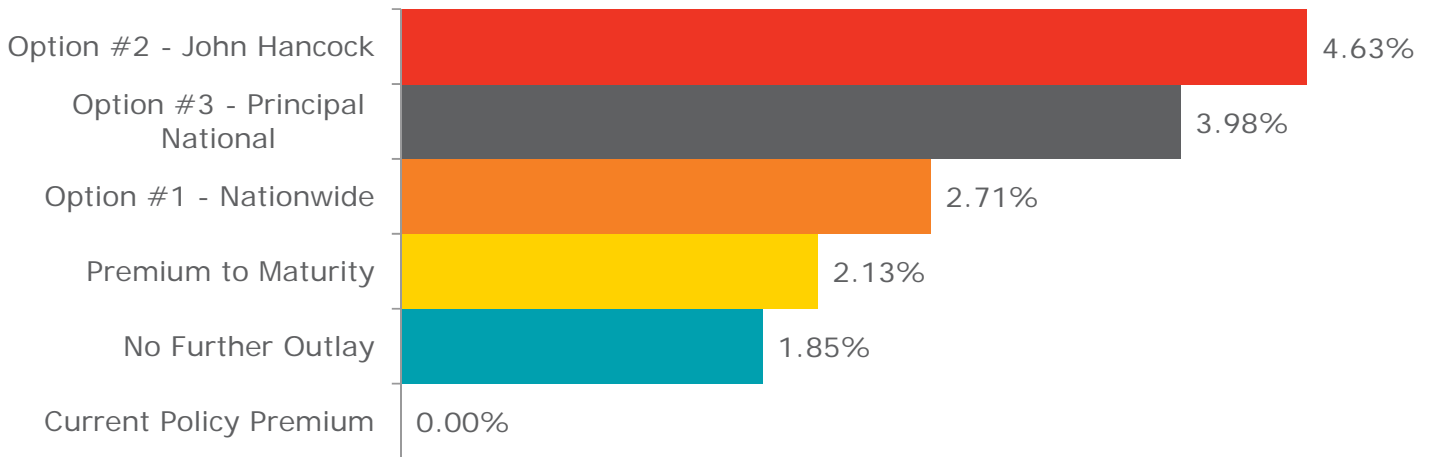
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IRR at LE (Ages 95/90)



IRR at LE + 5 (Ages 100 / 95)



Scenario	IRR at LE (Ages 95/90)	IRR at LE + 5 (Ages 100 / 95)
Option #2 - John Hancock	5.45%	4.63%
Option #3 - Principal National	4.79%	3.98%
Option #1 - Nationwide	3.48%	2.71%
Premium to Maturity	2.88%	2.13%
No Further Outlay	2.17%	1.85%
Current Policy Premium	Lapsed	Lapsed

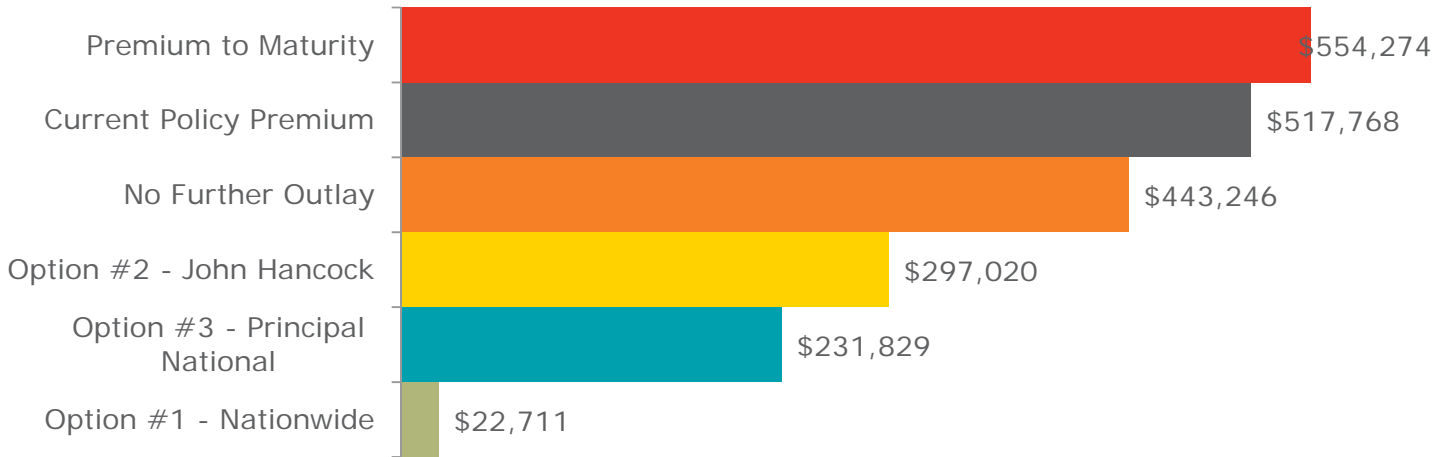
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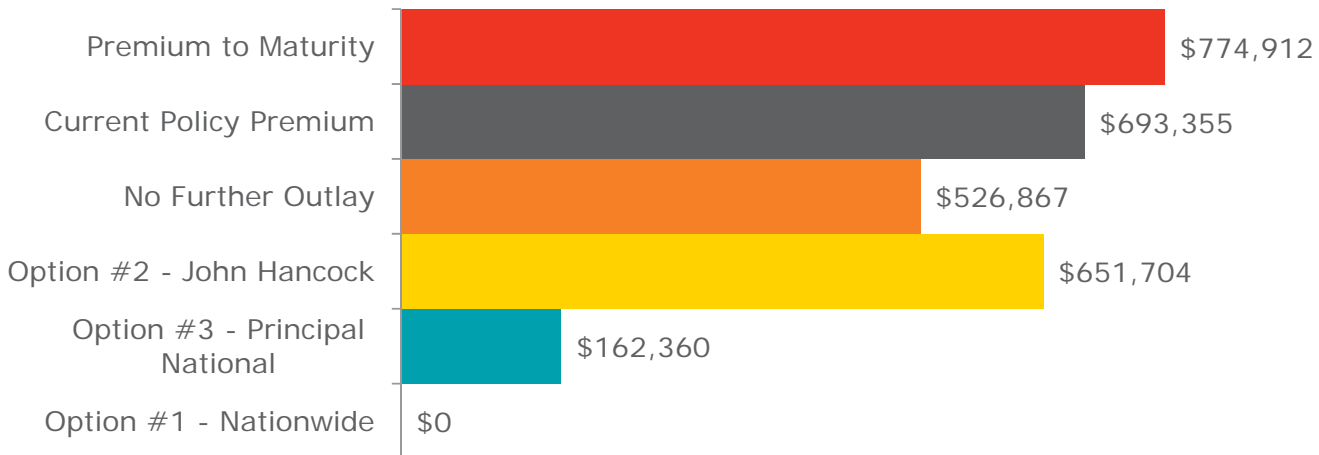
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Cash Surrender Value Year 10



Cash Surrender Value Age 82



Scenario	Cash Surrender Value Year 10	Cash Surrender Value Age 82
Premium to Maturity	\$554,274	\$774,912
Current Policy Premium	\$517,768	\$693,355
No Further Outlay	\$443,246	\$526,867
Option #2 - John Hancock	\$297,020	\$651,704
Option #3 - Principal National	\$231,829	\$162,360
Option #1 - Nationwide	\$22,711	\$0