



For Universal Life Policies:

Policy Illustration

- a. An In-force illustration showing minimum level premiums and a level death benefit, at the Current Net Interest Rate running to maturity and Zero out the Cash Value at the end of the run. Please use any cash value and dividends earned to reduce the premiums.
- b. A 10-Year Illustration (from today's date) with level / minimum premiums, maintaining a level death benefit, using the Current Net Interest Rate, lapsing at the beginning of the 11<sup>th</sup> year after the 10-year run. Please use any cash value or dividend to pay down premiums over the life of the run.

If loans are present on the policy:

1. Please run the illustrations above showing the policy owner paying the loan total off in the first year and then maintaining a level premium and death benefit for the length of the run while zeroing out cash value at the end of each run.

For Variable Life Policies:

**Policy Illustrations at 4%, 6%, and 8% Gross - three illustrations each for items a and b below:**

- a. An In-force illustration showing minimum level premiums and a level death benefit, running to maturity. Zeroing out (or near zero) cash value at maturity.
- b. A 10-year illustration showing minimum level premiums and a level death benefit, running to 10 full years from today's date and lapsing immediately at the beginning of the 11<sup>th</sup> year, showing no premiums and no death benefit in the 11<sup>th</sup> year. Zeroing out (or near zero) cash value at the end of the run.

If loans are present on the policy:

1. Please run the illustrations above showing the policy owner paying the loan total off in the first year and then maintaining a level premium and death benefit for the length of the run while zeroing out cash value at maturity.