

DEMOGRAPHIC INFORMATION

Client Name: Mr. Valued Client
Client Gender: Male
Client Age: 50
Underwriting: Preferred No Tobacco

FINANCED POLICY INFORMATION

Financed Life Insurance Carrier: Lincoln Financial
Financed Life Insurance Policy: Index UL
Financed Policy Illustrated Rate: 6.00%

YEAR

CASH FLOW							CASH VALUE and COLLATERAL			DEATH BENEFIT		
Annual Insurance Outlay	Annual Loan Amount	Loan Interest Rate*	Loan Interest CDT	Total of Interest Payments	Total Annual Net Outlay	Total Loans	Discounted Cash Surrender Value**	Loan to Value Ratio	Net Policy Collateral	Death Benefit	Death Benefit Net of Loans	WLT at Death
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	\$67,212	6.00%	23,577	23,577	23,577	\$67,212	274,888	287.1%	\$422,770	\$1,508,380	\$6,862,788	40014.0%
2	\$67,212	6.00%	46,262	69,838	46,262	1,274,424	275,361	184.8%	\$561,670	\$1,508,380	\$6,225,576	1688.8%
3	\$67,212	6.00%	69,362	139,201	69,362	1,971,638	1,276,302	158.8%	\$526,534	\$1,748,109	\$6,837,660	575.3%
4	\$67,212	6.00%	92,523	231,724	92,523	2,548,848	2,037,294	125.7%	\$521,634	\$2,437,831	\$6,876,760	263.1%
5	\$67,212	6.00%	117,247	349,001	117,247	3,106,060	2,750,236	118.7%	\$493,670	\$3,191,432	\$6,876,370	183.8%
6	\$67,212	6.00%	145,887	494,888	145,887	3,623,272	3,038,888	108.8%	\$564,470	\$3,954,503	\$6,131,281	128.2%
7	\$67,212	6.00%	176,287	669,348	176,287	4,460,464	4,471,348	101.1%	\$633,030	\$4,811,632	\$6,381,348	95.8%
8	-	6.00%	176,743	845,708	176,743	4,460,464	4,758,070	93.7%	\$588,588	\$4,811,632	\$6,381,348	74.2%
9	-	6.00%	181,888	1,027,888	181,888	4,460,464	5,126,337	87.8%	\$603,530	\$4,811,632	\$6,381,348	58.2%
10	-	6.00%	181,888	1,209,888	181,888	4,460,464	5,514,404	80.9%	1,050,070	\$4,811,632	\$6,381,348	46.4%
11	4,460,464	(4,460,464)	4.00%	-	-	-	1,426,504	0.0%	1,426,504	\$6,381,348	\$6,381,348	40.8%
12	-	-	4.00%	-	-	-	1,318,762	0.0%	1,318,762	\$6,381,348	\$6,381,348	35.1%
13	-	-	4.00%	-	-	-	1,218,628	0.0%	1,218,628	\$6,381,348	\$6,381,348	30.7%
14	-	-	4.00%	-	-	-	1,127,187	0.0%	1,127,187	\$6,381,348	\$6,381,348	27.2%
15	-	-	4.00%	-	-	-	1,041,708	0.0%	1,041,708	\$6,381,348	\$6,381,348	24.2%
16	-	-	4.00%	-	-	-	1,061,776	0.0%	1,061,776	\$6,381,348	\$6,381,348	22.0%
17	-	-	4.00%	-	-	-	2,086,070	0.0%	2,086,070	\$6,381,348	\$6,381,348	20.0%
18	-	-	4.00%	-	-	-	2,223,098	0.0%	2,223,098	\$6,381,348	\$6,381,348	18.4%
19	-	-	4.00%	-	-	-	2,363,621	0.0%	2,363,621	\$6,381,348	\$6,381,348	17.0%
20	-	-	4.00%	-	-	-	2,510,980	0.0%	2,510,980	\$6,381,348	\$6,381,348	15.8%
21	-	-	4.00%	-	-	-	2,664,087	0.0%	2,664,087	\$6,381,348	\$6,381,348	14.7%
22	-	-	4.00%	-	-	-	2,822,588	0.0%	2,822,588	\$6,381,348	\$6,381,348	13.8%
23	-	-	4.00%	-	-	-	2,985,622	0.0%	2,985,622	\$6,381,348	\$6,381,348	13.0%
24	-	-	4.00%	-	-	-	3,152,908	0.0%	3,152,908	\$6,381,348	\$6,381,348	12.3%
25	-	-	4.00%	-	-	-	3,323,948	0.0%	3,323,948	\$6,381,348	\$6,381,348	11.6%
26	-	-	4.00%	-	-	-	3,498,824	0.0%	3,498,824	\$6,381,348	\$6,381,348	11.0%
27	-	-	4.00%	-	-	-	3,677,625	0.0%	3,677,625	\$6,381,348	\$6,381,348	10.5%

Universal Life Insurance Cost Guide

Jin-Ying Zhang



Universal Life Insurance Cost Guide:

Handy Guide to Premium Rates, Applications and Policies of American Life Insurance Companies Spectator Company (New York, N.Y.),1898 **Handy Guide to Premium Rates, Applications and Policies of American Life Insurance Companies (varies)** ,1901 **Handy Guide to Premium Rates, Applications and Policies of American Life Insurance Companies** ,1904 *Digital Insurance and Member Experience Redefined: A Comprehensive Guide to Modern Policy Platforms, Personalized Coverage, and AI-Powered Service Solutions* Sneha Singireddy,2025-06-06 The insurance industry is undergoing a transformative shift one driven by digital innovation evolving customer expectations and the growing demand for personalized seamless experiences Digital Insurance and Member Experience Redefined A Comprehensive Guide to Modern Policy Platforms Personalized Coverage and AI Powered Service Solutions explores this paradigm shift and presents a forward looking view of how intelligent technologies are reshaping the future of insurance Today s policyholders are no longer satisfied with static coverage and delayed responses They expect real time engagement transparent communication and services tailored to their unique needs To meet these expectations insurers are embracing digital first strategies cloud native policy platforms and AI powered systems that redefine how insurance is sold managed and serviced This book captures that journey detailing how technology is driving smarter underwriting hyper personalized product design predictive claims processing and enhanced member experiences This work is intended for insurance professionals technology leaders researchers and students who are navigating or shaping the digital future of insurance Through in depth discussions and real world examples the book outlines how modern infrastructure data analytics and automation are enabling insurers to pivot from reactive service providers to proactive customer centric partners From self service digital portals and embedded insurance models to AI based risk scoring and real time claims assistance the book covers a wide spectrum of innovations redefining the insurance value chain It also addresses challenges around regulatory compliance data privacy cybersecurity and the ethical use of AI in customer interactions As digital transformation continues to accelerate this book serves as a practical guide and strategic reference equipping stakeholders with the knowledge needed to design and deliver next generation insurance experiences that are intelligent inclusive and built for the digital age

Audit and Accounting Guide: Life and Health Insurance Entities 2018 AICPA,2018-10-26 This book helps simplify the complexities of insurance entity regulatory compliance Whether performing audit engagements or management at an insurance entity the 2018 edition of this guide is a must have resource to keep abreast of recent regulatory changes related to the life and health insurance industry its products and regulatory issues and the related transaction cycles that an insurance entity is involved with New to the 2018 edition This edition covers recent regulatory updates related to the Affordable Care Act and provides guidance for new standards that impact life and health insurance including revenue recognition financial instruments leases and more **Short and Simple Guide to Life Insurance** Alan Lavine,Gail

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Relating to Life Insurance Products and Policyholders ,1984 **The Insurance Year Book** ,1917 **The Spectator**
Insurance Year Book ,1897 The Insurance Register (life) ... Containing a Record of the Yearly Progress and the Present
Financial Position of British Life Assurance Associations ,1905 The Canadian Retirement Guide Jill O'Donnell,Graham
McWaters,John A. Page,2007 People over 65 years old constitute the fastest growing segment of the Canadian population By
2011 as the first baby boomers turn 65 seven million Canadians will be senior citizens And by 2041 it is estimated nearly one
in four Canadians will be over 65 The aging population will radically change society as individuals face the challenges of
growing older caring for parents and often times for children still at home As our life spans increase so do our options for
how we will spend our later years However this large group of elders is facing a crisis Many have made few if any plans for
retirement Without clear goals plans to support dependants and means of paying for financial commitments in addition to
increasing health risks retirement could be a time of misery and uncertainty The Canadian Retirement Guide solves that
problem It sets up a process by which we can plan for retirement as a family taking into consideration the retiree the spouse
and those who depend on them Topics covered include estate planning wills taxation how to choose financial professionals
your role as a caregiver physical and mental health issues and the different challenges facing us as we enter our golden years

Questions and Answers on Life Insurance Anthony Steuer,2010 A user friendly guide to making expert decisions on life
insurance policies Journal of the Institute of Actuaries Institute of Actuaries (Great Britain),1907 List of members issued
with v 35 46 with separate paging *The Retirement Guide* Michael S. Midlam,Graham McWaters,2004 In this
comprehensive guide topics include estate planning wills taxation how to choose financial professionals one s role as a
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