



theLIFEstudySM
Life Insurance Feasibility Evaluation



Prepared for
Joe & Jane Public

POLICY EVALUATION summary

Evaluated by
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LIFE Study Analyst

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Overview

Dear Joe & Jane,

I am pleased to have had the opportunity to review your existing life insurance policy and your current situation.

This report will detail my findings but I'll give you a high-level summary right off the bat. All LIFE Study factors considered, I rank your current policy as a 3 on a scale of 1-10. We'll review it together when we meet in person or by phone.

By way of review, this personalized LIFE Study is an independent, objective evaluation of your existing life insurance. The life insurance industry landscape has changed dramatically in recent years. Your own life may have changed, too. Together, these alterations can create detrimental coverage exposure and/or wasteful spending.

Created by financial advisors (not by life insurance companies), The LIFE Study is uniquely designed to uncover the hidden, overlooked, and lesser-known weaknesses that may exist. More importantly, however, the LIFE Study is designed to look for

opportunities that can lower your costs and strengthen your coverage.

Life Insurance is often one of the most valuable assets within a family's financial portfolio. Yet very few people ever give it the same kind of attention as they might give their other investments. You, however, have.

I commend you and I look forward to assisting you,
Super Agent. LIFE Study Analyst
Super Life Agency

About your LIFE Study Analyst

Super Agent, is the principal of Super Life Agency, specializing in personally advising families, individuals and businesses toward wise financial stewardship.

As an Insurance Advisor since 1987, Super Agent specializes in investment management, estate planning, life insurance planning and the elimination of unnecessary wealth transfers.



Your current policy's essentials

Insurance company:..... Your Life Insurance Company

Policy type: Survivor Universal Life

Date of policy: 19 June 1990

Death benefit: \$550,000

Annual Premium: \$6,900

Insured: Joe & Jane Public

Date of birth: 16 September 1945

Date of birth 2nd Insured: 16 November 1942

Policy Owner: Joe & Jane Public

Beneficiary: Bill Bob Public

Special features, riders, or notes:
no riders

Reasons for this LIFE Study Evaluation:

To determine if strengthened coverage or lower premiums are available.

Analysis and opinion

Your current policy was purchased 16 years ago for the purpose of estate liquidity and family legacy. At that time your new policy was competitive and met your insurance needs.

The industry has changed dramatically over the past 16 years which may provide you with opportunities to strengthen your coverage.



Your current policy's strengths and weaknesses

Your Life Insurance Company

Ownership details:

Joe & Jane Public

Funding details:

\$6,900 is funded from annuity proceeds

Beneficiary details:

100% Billy Public, all grandchildren contingent

Underwriting class details:

PNT & PNT

In-force ledger performance details:

1. \$6,900 annual premium
2. \$68,100 net cash value
3. \$550,000 current death benefit
4. Projected policy lifespan age 87

AM Best Company rating: A-
4th highest rating out of 15

Standard & Poor's Financial Strength rating: A
6th highest rating out of 20

Moody's Financial Strength rating: A3
7th highest rating out of 21

Fitch Ratings' Insurer Financial Strength rating: A
6th highest rating out of 24

Weiss Safety rating: D
9th highest rating out of 16

Comdex Score: 64
100 is the highest score



Your policy compared with others

	Company Premium	Death benefit		Rate class	Comdex	Lifetime Guarantee
Existing	Your Ins. Co.	\$550,000	\$6,900	PNT & PNT	64	No
Option 1	New Ins. Co.	\$550,000	\$4,100	PNT & PNT	77	Yes
Option 2	Ins. Co. B	\$1,000,000	\$7,300	PNT & PNT	81	Yes
Option 3	New Ins. Co.	\$1,005,392	\$6,900	PNT & PNT	77	Yes

Analysis and opinion

I have found that there can be significant improvements made to your current insurance program. Option 1 can reduce your premium by \$2,800 per year and guarantee your death benefit for the rest of your life. Option 3 can increase your death benefit by \$455,392, guarantee the death benefit for life and maintain your current annual premium. This can be accomplished by being approved by the New Ins. Co and completing a transfer of your cash value to the New Insurance Company through a tax-free 1035 exchange. More details can be found on the company illustrations.



Conclusions and recommendations

Your current policy reveals...

- A. Your current premium may have room to improve.
- B. This policy will lapse at age 87.
- C. The financial stability of Your Insurance Co. is good, but New Ins. Co. has a better Comdex Score.

Our top three alternatives indicate...

- A. Stronger companies with greater stability exist.
- B. It is likely that the cash value in the New Ins. Co. will out pace your current policy..
- C. Your premium can be reduced by \$2,800 per year for the same death benefit.
- D. Your premium can continue at \$6,900 per year and have your death benefit increased by \$455,392.
- E. The death benefit is guaranteed for life.

My professional recommendation...

I can confidently and enthusiastically encourage you to apply for alternative coverage.

Either option 1,2 or 3 will make significant improvements compared with your current policy. You'll be saving up to \$2,800 per year while guaranteeing your death benefit for life. That's definitely worth looking into.

My firm is licensed to freely represent any of the over 50 life insurance companies reviewed by The LIFE Study, including New Ins. Co. and Ins. Co. B.

If I can help you with life insurance planning, I would be pleased to arrange a free consultation with you. Thanks for the opportunity to serve you.

Super Agent
LIFE Study Analyst
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