

Summary Comparison



Valued Client

Financial Advisor : Valued Advisor

Options :	Current Policy	Comparative Policy	Comparative Policy
■ Annual Premium	\$15,700	\$15,700	\$11,203
■ Death Benefit	\$1,568,023	\$2,000,718	\$1,500,000
■ Guaranteed to:	Age 78 and 79	Age 100	Age 100
■ Assumed Interest Rate	6%	3%	3%
■ With Interest Rate Matures at:	Age 94 and 95	Age 100	Age 100
■ 10 Year Cash Surrender Value	\$254,722	\$97,996	\$79,071

Note:

This is using a 1035 Exchange of \$39,793

Assumes all underwriting requirements are within **Preferred Non-Tobacco** and **Standard Non-Tobacco** rate class.

This report should only be used in conjunction with the complete illustrations, reports, and professional interpretation of a properly life insurance licensed representative. This FSG review is not designed to provide a needs-based analysis or to determine the suitability of specific insurance plans, coverage, or coverage levels for the policy. There are many factors that must be considered, including but not limited to, the competitiveness of the existing policy, the insured's health, the clients risk tolerance level, financial condition, ability to maintain the policy as originally established and/or revised, as well as the intended purpose of the policy. Since the original reasons for owning a policy are seldom known by FSG, the in force life insurance policy is presumed most suitable.

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