

# PROFORMEX

InForce Policy Management

**Policy Owner:** Anthony Lindor  
**Policy Number:** PN7292000  
**Carrier:** Hartford  
**Policy Type:** Universal Life  
**Product Name:** Solution 8 Universal Life

We believe the sources to be reliable, however, the accuracy and completeness of the information is not guaranteed. In the event of any discrepancy, the carrier's information shall prevail. Performance data represents past performance and does not guarantee future results. The values represented in this report may not reflect the true original cost of the client's initial investment. Calculations and data provided should not be relied upon for tax purposes, use original confirmations and carrier statements instead. The Information contained in these reports is collected from sources believed to be reliable, however the accuracy and completeness of the information is not guaranteed. Always rely on statements you receive directly from the carriers, whose valuation shall prevail in the event of any discrepancy. If you have any questions regarding your report, please call your representative.

# Hartford

Policy: PN7292000 (In Force)

Effective Date: 3/13/1995 (03/13 Anniversary)

## Performance Summary

Lapse Age



Death Benefit



Annualized Premium



Crediting Rate



Comdex



● Undesired    ● Acceptable    ● Desired

## Performance Details

Lapse Age

**85**

Desired: 100

Death Benefit

**\$2,000,000.00**

Desired: \$1,000,000.00

Annualized Premium

**\$9,035.85**

Desired: \$9,037.00

Crediting Rate

**4.00%**

Desired: 4.00%

Comdex

**59**

Desired: 89

## Contract Summary

Owner

Anthony Lindor

Product Name

Solution 8 Universal Life

Product Type

Universal Life

Beneficiary

Josephine Benny

## Contract Details

Insured

Linda Insured

DOB

9/14/1959

Current Age

62

Guaranteed Lapse Age

65

Guaranteed Crediting

Rate

2.25%

## Policy Values

Cash Value

\$336,131.15

Policy Loan

\$50,000.00

Surrender Value

\$336,131.15

Loan Rate

2.00%

Cost Basis

\$198,788.70

## Premium Structure

Modal Premium

\$9,035.85

Premium Mode

Annual

Premium Due Date

9/13/2018

Grace Period

30

Premium Paid Since Inception

\$498,788.70

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## Year Over Year Tracking

Year	Lapse Age	Death Benefit	Annualized Premium	Cash Value	Surrender Value	Crediting Rate
2021	85	\$2,000,000.00	\$9,036.85	\$136,131.00	\$136,131.00	4.00%
2020	85	\$2,000,000.00	\$9,035.00	\$132,678.00	\$132,678.00	4.00%
2019	85	\$2,000,000.00	\$9,035.00	\$129,453.00	\$129,453.00	4.00%

## Contract Alternatives

<b>Carrier</b> Hartford	<b>Product</b> Solution 8 Universal Life	<b>Product Type</b> Universal Life	<b>Lapse Age</b> 100	<b>Death Benefit</b> \$2,000,000.00
<b>Annualized Premium</b> \$34,546.00	<b>Crediting Rating</b> 4.00%	<b>Comdex</b> 59		

## Product Alternatives

<b>Carrier</b> Symetra Advantage	<b>Product</b> CAUL 5.0	<b>Product Type</b> Universal Life	<b>1035 Applied</b> \$136,131.15	<b>Lapse Age</b> 100
<b>Death Benefit</b> \$2,000,000.00	<b>Annualized Premium</b> \$36,452.15	<b>Crediting Rating</b> 3.00%	<b>Comdex</b> 80	
<b>Carrier</b> Prudential	<b>Product</b> PruLife UL Plus (2001 CSO)	<b>Product Type</b> Universal Life	<b>1035 Applied</b> \$136,131.15	<b>Lapse Age</b> 100
<b>Death Benefit</b> \$2,000,000.00	<b>Annualized Premium</b> \$32,143.23	<b>Crediting Rating</b> 3.50%	<b>Comdex</b> 92	
<b>Carrier</b> John Hancock	<b>Product</b> Protector UL	<b>Product Type</b> Universal Life	<b>1035 Applied</b> \$136,131.15	<b>Lapse Age</b> 100
<b>Death Benefit</b> \$2,000,000.00	<b>Annualized Premium</b> \$27,564.65	<b>Crediting Rating</b> 3.25%	<b>Comdex</b> 92	

## Life Settlement Evaluation

<b>Surrender Value (SV)</b> \$136,131.15	<b>Maximum Offer</b> \$435,000.00	<b>Chance Offer &gt; SV</b> 82.00%	<b>Premium to Maturity (PM)</b> \$34,546.00
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## Recommendations

Other information here. Your narrative.....  
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## Disclosures

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