



# Type of Illustration Needed for LS Valuations

*Buckeye Life Resources*

Please provide an in-force or conversion illustration run in the following way:

- Level premiums and a level death benefit to Age 100 (or maturity), solving for \$1 or minimal cash value at Age 100.
- The illustration should be dated within 60 days and reflect all policy years (not summarized years).
- If a policy loan applies, request it to be paid in full in Year 1 of the illustration.

## Flexible Premium Universal Life In-Force Life Insurance Policy Illustration

<b>Insured:</b>	H. McGillicutty	<b>Death Benefit:</b>	\$1,000,000
<b>Issue Age:</b>	76	<b>Death Benefit Option:</b>	Type A (level)
<b>Gender:</b>	Female	<b>Premium Mode:</b>	Quarterly
<b>Underwriting Class:</b>	Standard, Non-Tobacco	<b>Policy Number:</b>	123456789

Policy Year	Age	Premium Outlay	Guaranteed Interest Rate (3.25%)			Non-Guaranteed Interest Rate (4.00%)		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
7	83	55,968			1,000,000	16,143	0	1,000,000
8	84	55,968			1,000,000	33,937	1,478	1,000,000
9	85	55,968			1,000,000	48,722	20,900	1,000,000
10	86	55,968			1,000,000	60,495	37,310	1,000,000
11	87	55,968			1,000,000	76,104	57,556	1,000,000
12	88	55,968			1,000,000	89,700	75,789	1,000,000
13	89	55,968			1,000,000	101,843	92,569	1,000,000
14	90	55,968			1,000,000	113,027	108,390	1,000,000
15	91	55,968				123,632	123,632	1,000,000
16	92	55,968				131,907	131,907	1,000,000
17	93	55,968				137,569	137,569	1,000,000
18	94	55,968				140,186	140,186	1,000,000
19	95	55,968				138,961	138,961	1,000,000
20	96	55,968				132,478	132,478	1,000,000
21	97	55,968				123,865	123,865	1,000,000
22	98	55,968				103,286	103,286	1,000,000
23	99	55,968				64,731	64,731	1,000,000
24	100	55,968				959	959	1,000,000

Level premiums

Level death benefit

Solves for minimal cash value at age 100