

## PLANNED FUNDING RANGES FOR \$1M OF COVERAGE

For: Mr. Client

By: Agent

Date: 09/15/2022

### Male - Preferred Nonsmoker - Age 50

Product	Low	High
10 Year Term	\$1,200	\$1,400
20 Year Term	\$2,200	\$2,400
30 Year Term	\$4,100	\$5,600
Guaranteed Universal Life	\$10,200	\$13,400
Hybrid Variable Universal Life	\$11,200	\$12,200
Hybrid Universal Life	\$9,600	\$11,900
Whole Life	\$17,900	\$29,000
Current Assumption Universal Life	\$9,100	\$13,700

### Male - Standard Nonsmoker - Age 50

Product	Low	High
10 Year Term	\$1,400	\$1,700
20 Year Term	\$2,600	\$2,900
30 Year Term	\$4,900	\$6,700
Guaranteed Universal Life	\$12,100	\$15,900
Hybrid Variable Universal Life	\$13,300	\$14,500
Hybrid Universal Life	\$11,400	\$14,200
Whole Life	\$21,300	\$34,500
Current Assumption Universal Life	\$10,800	\$16,300

### Male - Table 4 Nonsmoker - Age 50

Product	Low	High
10 Year Term	\$2,100	\$2,500
20 Year Term	\$3,900	\$4,300
30 Year Term	\$7,300	\$10,000
Guaranteed Universal Life	\$18,200	\$23,900
Hybrid Variable Universal Life	\$19,900	\$21,700
Hybrid Universal Life	\$17,100	\$21,200
Whole Life	\$31,900	\$51,600
Current Assumption Universal Life	\$16,200	\$24,400

### WHAT CAN IMPACT THE REQUIRED FUNDING LEVEL?

A change in risk class from PNS to SNS could increase required premiums by	19%
A change in risk class from PNS to PS could increase required premiums by	89%
A change in risk class from PNS to Table 4 NS could increase required premiums by	78%
Adding a Waiver of Monthly Charges could increase required premiums by	5-10%
Adding a LTC Rider could increase required premiums by	10-20%
Reducing the guarantee length to age 100 could decrease required premiums by	5-10%

### NOTES

Figures last updated February 2020. Premiums presented are general figures based on carrier averages. Percentage changes are based on no lapse guaranteed universal life policies.

Any hypothetical investment performance data contained within this document are included for illustrative and informational purposes only, not as a representative of past or future results. Actual results will vary from those illustrated.

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