

Life Insurance Financial Evaluation

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Policy Review

Prepared for: Bob Smith

Prepared by:
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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.

John Hancock

Policy: 543543543 (In Force)

Effective Date: 5/23/2008 (05/23 Anniversary)

Pol	licv	Overview
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Lapse Age

Death Benefit

Annualized Premium

Crediting Rate

Comdex

80

\$750,000.00

\$9,000.00

4.50%

93

Desired: 100

Desired: \$755,000.00

Desired: \$9,000.00

Desired: 4.50%

Desired: 85

Policy Details

Carrier Weiss

В

AA-

Product Name John Hancock UL Policy **Product Type**

Universal Life with

Secondary Guarantees

Owner **Bob Smith** Beneficiary

Estate of Insured

S&P Moody's Α1 **AM BEST** Α+

Fitch AA-

Contract Details

Initial Premium

John Hightower

Initial Death Benefit

Initial Crediting Rate

Guaranteed Crediting

Guaranteed Lapse Age 63

\$9,000.00

\$750,000.00

4.50%

Rate 2.00%

Insured

DOB

11/23/1984

Smoker No

Underwriting Preferred

Life Expectancy

51.46

Policy Values

Lapse Age

80

Death Benefit \$750,000.00

Annualized Premium \$9,000.00

Crediting Rate 4.50%

Comdex

93

Cash Value \$10,000.00

Policy Loan \$0.00

Surrender Value \$5,000.00

Loan Rate 3.50%

Cost Basis \$62,000.00

Premium Highlights

Modal Premium

\$9,000.00

Premium Mode

Premium Due Date

5/23/2021

Grace Period

Premium Paid Since

Inception

30

\$62,000.00

Features

Lowest Premium

Policy Flexibility

Coverage Duration Guarantees

Premium Guarantees

Cash Accumulation

⚠ Potential

Excludes

Annual

⊘ Includes

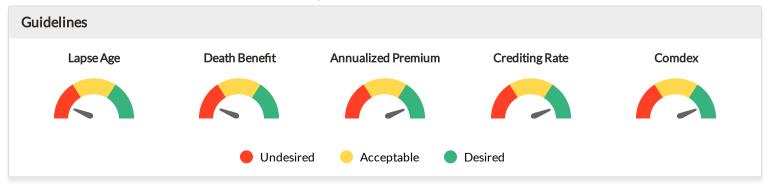


⊗ Excludes

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Year Over Year Tracking

Year	Lapse Age	Death Benefit	Premium	Cash Value	Surrender Value	Crediting Rate
2020	80	\$750,000.00	\$9,000.00	\$10,000.00	\$5,000.00	4.50%

Recommendations

Any notes or recommendations will go here!