



# Bespoke<sup>®</sup>

## L.I.F.E

### Life Insurance Financial Evaluation

*Powered by Proformex*

#### **Policy Review**

*Prepared for:*  
Bob Smith

*Prepared by:*  
Bespoke LIFE  
355 S Teller St, Ste 200  
Lakewood, CO 80226  
(303)308-8181  
[www.bespokehealth4u.com](http://www.bespokehealth4u.com)

*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)

## Policy Overview

Lapse Age

**80**

Desired: 100

Death Benefit

**\$750,000.00**

Desired: \$755,000.00

Annualized Premium

**\$9,000.00**

Desired: \$9,000.00

Crediting Rate

**4.50%**

Desired: 4.50%

Comdex

**93**

Desired: 85

## Policy Details

Carrier

Weiss  
S&P  
Moody's  
AM BEST  
Fitch

B  
AA-  
A1  
A+  
AA-

Product Name

John Hancock UL Policy

Product Type

Universal Life with  
Secondary Guarantees

Owner

Bob Smith

Beneficiary

Estate of Insured

## Contract Details

Initial Premium

\$9,000.00

Initial Death Benefit

\$750,000.00

Initial Crediting Rate

4.50%

Guaranteed Crediting  
Rate

2.00%

Guaranteed Lapse Age

63

Insured

John Hightower

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

Annual

Premium Due Date

5/23/2021

Grace Period

30

Premium Paid Since  
Inception

\$62,000.00

## Features

Lowest Premium

 **Potential**

Policy Flexibility

 **Excludes**

Coverage Duration Guarantees

 **Includes**

Premium Guarantees

 **Includes**

Cash Accumulation

 **Excludes**

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### Guidelines

Lapse Age	Death Benefit	Annualized Premium	Crediting Rate	Comdex
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● Undesired    ● Acceptable    ● Desired

### 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!