

Estimated Funding Ranges



For \$1,000,000 of Life Insurance Death Benefit

The required premiums for life insurance vary by age, risk classification, and product type. Even within a given product type, each carrier has a unique combination of pricing and features that results in wide ranges of potential required premiums. The tables below show approximate ranges for required premiums on various product types and ages.

Male – Preferred Nonsmoker

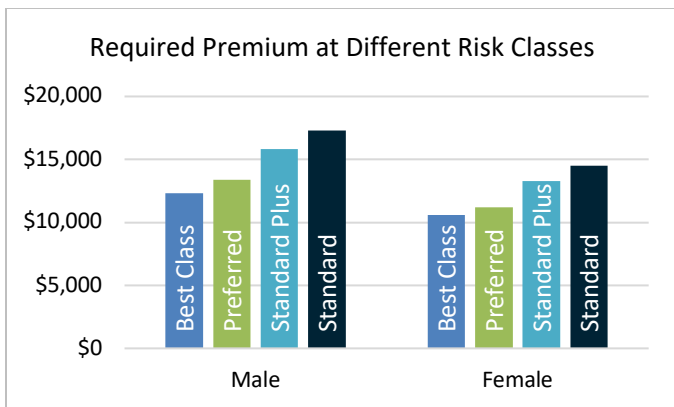
Product	Age 45		Age 55		Age 65		Age 75	
	Low	High	Low	High	Low	High	Low	High
Guaranteed Universal Life (GUL)	\$7,300	\$14,800	\$12,100	\$20,700	\$21,400	\$34,500	\$41,400	\$54,500
Hybrid Variable Universal Life	\$9,000	\$13,700	\$14,000	\$31,100	\$24,200	\$38,200	\$45,300	\$67,600
Universal Life (UL)	\$7,000	\$13,100	\$11,300	\$20,800	\$20,200	\$31,400	\$39,600	\$59,400
Indexed Universal Life (IUL)	\$7,000	\$11,600	\$11,400	\$19,900	\$20,700	\$36,000	\$38,800	\$67,700
Whole Life	\$13,300	\$21,900	\$21,000	\$37,300	\$32,300	\$70,200	\$61,500	\$85,000

Female – Preferred Nonsmoker

Product	Age 45		Age 55		Age 65		Age 75	
	Low	High	Low	High	Low	High	Low	High
Guaranteed Universal Life (GUL)	\$5,900	\$9,400	\$10,200	\$20,000	\$17,800	\$33,100	\$34,600	\$52,800
Hybrid Variable Universal Life	\$7,400	\$12,400	\$11,300	\$20,100	\$21,400	\$32,700	\$39,400	\$55,000
Universal Life (UL)	\$6,000	\$11,500	\$9,500	\$18,200	\$16,800	\$27,200	\$30,600	\$52,300
Indexed Universal Life (IUL)	\$6,100	\$10,400	\$10,100	\$17,500	\$17,400	\$30,800	\$33,300	\$54,400
Whole Life	\$11,500	\$18,600	\$18,300	\$30,800	\$28,000	\$55,600	\$53,000	\$73,900

The Value of Underwriting Advocacy

Carrier underwriting involves an examination of your health, occupation, avocation, and financial profile to assign a risk class for your policy. This risk class directly impacts the required premium for your coverage. A more favorable class will result in a lower required premium for the coverage as shown in the graph below. Underwriting advocacy involves negotiating with carriers to get you the best offers.



Age 55, \$1M Death Benefit, GUL Product

Figures (last updated March 2018) are based on carrier illustration calculations. Percentage changes are based on GUL policies. Guarantees are based on the claims paying ability of the insurance carrier offering the guarantee. The examples given are hypothetical, for illustrative purposes only and do not reference any specific client experience. Actual results will vary from those illustrated.

Customizing Coverage to Fit Your Needs

While all policies provide a death benefit, there are multiple ways to customize the coverage to get a package of features that fit your specific goals and risk tolerances. In addition, many products offer (often for additional costs) other benefits generically referred to as “riders” that allow further customization to meet your needs. Customization examples:

- Choosing a product type with flexible premiums
- Opting for a product type with a guaranteed death benefit and premium for greater certainty
- Using a product type with cash value accumulation potential for policy equity
- Adding a rider to provide Long Term Care or Chronic Illness benefits

Ultimately, your underwriting class and choices on customization and risk will determine the required premiums for your policy.