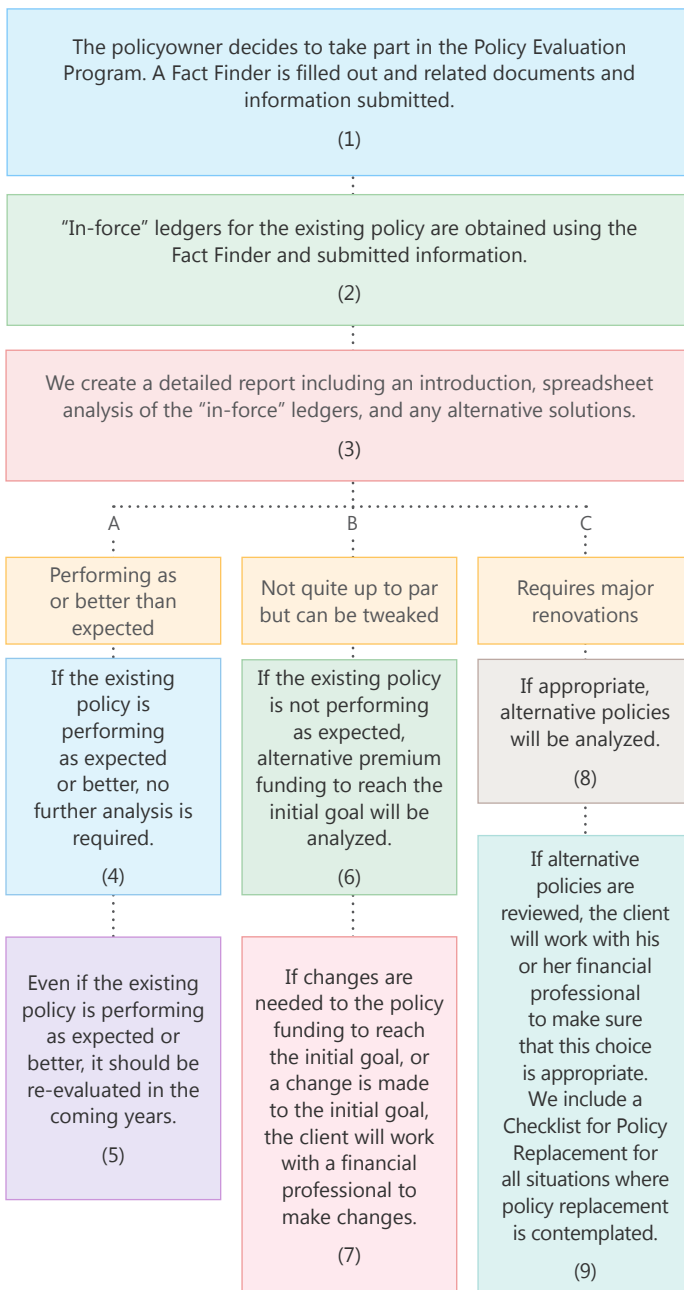


Program Overview

Ideal Candidates: Individuals or entities with permanent life insurance policies who would like an evaluation to determine if their policies are performing as expected.



1. A life insurance policy is a complex instrument. A "sales illustration" that combines medical information and financial projections was created to help the consumer make a purchasing decision. Unfortunately the only thing we've found to be true is that the illustrated values are approximations and may not occur exactly as shown. As a result life insurance policies should be reviewed regularly to make sure that they can fulfill their objectives and meet the owner(s) needs.
2. It is important that the information given in the Fact Finder is correct and complete. An in-force ledger is a re-projection of the "sales illustration" using the current assumptions on the policy going forward.
3. The report generated using the in-force ledgers provides a financial analysis of the current policy and can provide internal rate of return (IRR) on death benefit and cash values, as well as other statistics. If needed, the premium funding is analyzed to provide alternative solutions to reaching the initial goal. In some situations, alternative policies may be analyzed if appropriate.
4. If the policy goals are met, no further analysis is needed.
5. Policies should be reviewed at least every two years, even if performance is satisfactory.
6. If policy performance is not what was expected, the report will show alternative funding to help reach the original goal. By monitoring the policy often, potential modifications to policy premium will be less drastic.
7. The client will work with his/her financial professional to make sure that the necessary changes are made to the policy.
8. There may be certain situations when the use of a new, more efficient policy may be contemplated. This would only be undertaken if there were specific and clear benefits to the policyholder.
9. If the client decides that alternative policies will be evaluated, LWT will assist the producer in the evaluation process.

These materials are provided for educational purposes only. The Policy Evaluation Program is a complimentary service offered by Tellus Brokerage Connections ("Tellus") through some of the top financial service professionals in the country to assist agents/brokers in analyzing their consumers' existing insurance policies. It is not a program designed to encourage agent/brokers to replace existing insurance policies. The insurance policies described are issued by various companies. They are not available in all states. Policy terms, conditions and limitations will apply. All comments about such products are subject to the terms and conditions of the insurance contract issued by the carrier. For use with non-registered products only. In order to provide a recommendation to a client about the purchase of or transfer of funds from an investment product, including variable life, a producer must hold the proper securities registration and be currently affiliated with a FINRA member broker-dealer. Tellus makes no representation regarding the suitability of this concept or the product(s) for an individual, nor is Tellus providing tax or legal advice. You should consult your own tax, legal and other advisors before purchasing insurance products.
 Not a deposit • Not FDIC insured • Not guaranteed by the institution • Not insured by any federal government agency • Are subject to investment risks