Market Analysis Report

Prepared for: Valued BMB Client
Prepared on: May 7, 2012

CURRENT POLICY INFO

Insured:	Valued Client
DOB:	03/11/1947
Carrier:	New England Financial
Policy Number:	123456
Product:	Whole Life
Risk Class:	Not Provided
Policy Date:	9/10/1989
Owner:	ABC Partnership Trust
Beneficiary:	ABC Partnership Trust
Policy Year-End Face Amount:	$1,472,302
Planned Premium:	$16,557
Surrender Value:	$480,661
Guaranteed in-force to:	Age 100
Projected Future Death Benefit at Current Dividend:	$1,568,480-Age 75 $1,664,386-Age 85 $1,758,971-Age 95
Projected Future Cash Values at Current Dividend:	$868,653-Age 75 $1,239,444-Age 85 $1,574,400-Age 95
Premiums Projected to be Paid by Policy Values at Current Dividend:	After 8 More Years, $1,182,358 Projected Death Benefit at Age 95

Death Benefit Guarantee Alternatives

Purchase a new Guaranteed Universal Life policy
and maintain the current $16,557 premium for 8 years.

Carrier	Premium	Face Amount	Guarantee Period
New England – Current Policy	$16,557-8 Years at Current Dividend Rate	$1,472,302	-Guaranteed to Age 100 -Projected $1,241.154* Death Benefit at Age 90
Protective	$16,557-8 Years	$2,207,573	Guaranteed to age 100
Aviva	$16,557-8 Years	$2,196,512	Guaranteed to age 100
Principal National	$16,557-8 Years	$2,185,212	Guaranteed to age 100

Death Benefit Guarantee Alternatives

Purchase a new Guaranteed Universal Life policy
and pay no future premium.

Carrier	Premium	Face Amount	Guarantee Period
New England – Current Policy	$16,557-8 Years at Current Dividend Rate	$1,472,302	-Guaranteed to Age 100 -Projected $1,241.154* Death Benefit at Age 90
Protective	$0	$1,805,882	Guaranteed to age 100
Principal National	$0	$1,762,100	Guaranteed to age 100
United of Omaha	$0	$1,676,426	Guaranteed to age 100

*Assumes current dividend crediting rate.
- Assumes an exchange of the surrender value in the current policy of $480,661
- Assumes Standard Non-Tobacco rate class for new alternatives.