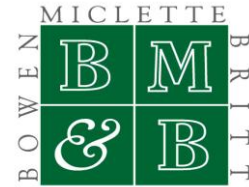


# Market Analysis Report

Prepared for: Valued BMB Client  
Prepared on: May 14, 2012



## CURRENT POLICY INFORMATION

**Insured:** Valued Client  
**DOB:** 03/14/1971  
**Carrier:** New England Financial  
**Policy Number:** 123456  
**Product:** Variable Universal Life  
**Risk Class:** Standard Smoker  
**Policy Date:** 09/09/2000  
**Owner:** ABC Partnership Trust  
**Beneficiary:** ABC Partnership Trust  
**Policy Face Amount:** \$710,057 –Increasing Death Benefit Option\*  
**Planned Annual Premium:** \$4,414  
**Surrender Value:** \$110,056 as of 03/21/2012  
**Projected To Remain In-force Paying \$4,414/year:** 50 years @6% gross\* To Maturity @8% gross\*  
**Projected Annual Premium Required to Carry to Age 100:** Unknown @6% gross\* Unknown @8% gross\*  
**Projected Future Death Benefit at \$4,414/year Premium and 6% gross rate of return:** \$964,193 at age 65\* \$1,043,671 at age 75\* \$915,007 at age 85\* \$0 at age 100\*  
**Guaranteed to:** No guarantees

\*Assumes current policy charges and the stated assumed gross rate of return

## Death Benefit Guarantee Alternatives

Purchase a new Guaranteed Universal Life policy and guarantee a level \$725,000 death benefit to age 100

Carrier	Annual Premium	Face Amount	Guarantee Period
New England – Current Policy*	\$4,414	\$710,057 – Increasing Option	-Projected 50 years @ 6% gross -Projected To Maturity @ 8% gross -Not Guaranteed
Genworth	\$2,472	\$725,000 – Level Option	Guaranteed to Age 100
Protective	\$2,646	\$725,000 – Level Option	Guaranteed to Age 100
United of Omaha	\$2,715	\$725,000 – Level Option	Guaranteed to Age 100

\*Assumes current policy charges and the stated gross rate of return.  
- Assumes an exchange of the surrender value in the current policy of \$110,000  
- Assumes Standard Tobacco rate class for new alternatives.

## Index UL Alternatives Assuming a 6.00% Rate

Purchase a new Indexed Universal Life policy and maintain the current death benefit and \$4,414 annual premium

Carrier	Annual Premium	Face Amount	Guarantee Period
New England – Current Policy*	\$4,414	\$710,057 – Increasing Option	-Projected 50 years @ 6% gross -Projected To Maturity @ 8% gross -Not Guaranteed
AXA	\$4,414	\$600,000 – Increasing Option	Projected 54 years** \$1,199,855 projected at age 85**
Aviva	\$4,414	\$600,000 – Increasing Option	Projected 54 years** \$1,296,716 projected at age 85**
John Hancock	\$4,414	\$600,000 – Increasing Option	Projected 52 years** \$1,121,625 projected at age 85**

\*Assumes current policy charges and the stated gross rate of return.  
\*\*Alternatives assume current policy charges and an assumed 6.00% rate of return.  
- Assumes an exchange of the surrender value in the current policy of \$110,000  
- Assumes Standard Tobacco rate class for new alternatives.