

Ash Life Audit[®]

Prepared for: John Client

An Essential Life Insurance Portfolio Analysis

DATE: 1/1/2017

| Client and Policy Summary | |
|---------------------------|------------------------|
| Insured | John Client – 1/1/1959 |
| Policy Owner | John Client |
| Policy Beneficiary | Jane Client |
| Current Insurance Company | Carrier A |
| Product Type | Universal Life |
| Policy Number | 1112222 |
| Rate Class | Non-Smoker |
| Current Death Benefit | \$578,038 |
| Annualized Premium | \$2,431 |
| Surrender Value | \$73,668 |
| Surrender Charge | \$0 |
| Cost Basis | \$66,481 |
| Policy Date | 1/1/1984 |

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Life 
Planning Group[®]

Policy Projections and Alternatives

Objective: Extend Coverage to Maturity with Minimum Outlay

The following is an assessment of the projected future performance of your existing policy as well as coverage alternatives based on interest rates, cost of insurance, premium levels, and projected and guaranteed assumptions.

John Client – 1/1/1959 – Standard Non-Tobacco

| | Current: As-Is | Current: Re-Projected | Guaranteed UL Alternative - Age 95 | Guaranteed UL Alternative - Age 121 |
|--|---------------------------|----------------------------------|---|--|
| Carrier | Carrier A | Carrier A | Protective | Nationwide |
| Product Type | <i>Universal Life</i> | <i>Universal Life</i> | <i>Guaranteed Universal Life</i> | <i>Guaranteed Universal Life</i> |
| Level Death Benefit | \$578,038 | \$578,038 | \$578,038 | \$578,038 |
| Illustrated Premium | \$2,431 | \$8,354 | \$4,275 | \$5,847 |
| Premium Paid Through | All Years | All Years | All Years | All Years |
| Policy Guaranteed | Age 66 | Age 72 | Age 95 | Age 121 |
| Guaranteed Interest Rate | 4.50% | 4.50% | 1% | 1% |
| Policy Projected | Age 76 | Age 95* | Age 95 | Age 121 |
| Current Interest Rate | 4.50% | 4.50% | 2.1% | 2.1% |
| Projected Cash Value Age 75 | \$30,410 | \$234,730 | \$76,588 | \$0 |
| Projected Cash Value Age 95 | Lapsed | \$1,000 | \$0 | \$0 |
| Maturity Age | Age 95 | Age 95 | Age 121 | Age 121 |
| AM Best rating | A+ | A+ | A+ | A+ |
| Comdex | 90 | 90 | 85 | 90 |

- Alternatives assume a tax-free exchange of the current policy's cash surrender value of \$73,668.

- An evaluation of the medical underwriting elements was not conducted.

*Policy matures at age 95. The contract terminates and cash value is paid out to the policy owner.

This report should only be used in conjunction with the complete illustrations, reports and professional interpretation of a properly licensed representative. This is not tax or legal advice.

Financial Stability – Carrier A

| | |
|---------------------------------|---------------|
| A.M. Best Company Rating | A+ (2) |
|---------------------------------|---------------|

Superior. Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

| | |
|--|----------------|
| Standard & Poor's Financial Strength Rating | AA- (4) |
|--|----------------|

An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

| | |
|--|---------------|
| Moody's Financial Strength Rating | A1 (5) |
|--|---------------|

Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

| | |
|---|---------------|
| Fitch Ratings' Insurer Financial Strength Rating | A+ (5) |
|---|---------------|

Strong. 'A' IFS ratings denote a low expectation of ceased or interrupted payments. They indicate strong capacity to meet policyholder and contract obligations. This capacity may, nonetheless, be more vulnerable to changes in circumstances or in economic conditions than is the case for higher ratings.

| | |
|----------------------------|--------------|
| Weiss Safety Rating | B (5) |
|----------------------------|--------------|

Good. The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.

| | |
|--|-----------|
| Comdex Ranking - VitalSigns Composite Index | 90 |
|--|-----------|

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

Ratings received from VitalSigns Financial and Ratings Reports.