

Get the Most Out of Life

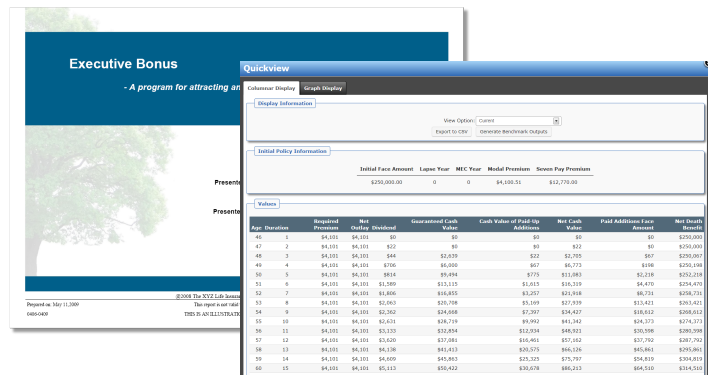
Leveraging the advanced 'next generation' mobile technology and domain intelligence of ForeSight® will empower your producers, creating convenience and a competitive advantage, while also improving efficiency and driving production. Illustrate all life products and support individual life, multi-life and voluntary group life with In-force illustrations and advanced sales concepts from one robust illustration system.

Supports All Life Insurance Products

ForeSight supports all life products including Indexed Universal Life, Universal Life, Variable Universal Life, Whole Life, Term Life, and Survivorship.

- NAIC and FINRA compliant illustrations
- In-force illustrations
- Supplemental reports (product descriptions, underwriting guides, etc.)
- Features:
 - All premium modes
 - MEC premium testing with optional premium reduction or face increase to prevent MEC
 - 7702 testing: both guideline premium and CVAT
 - LIFO and FIFO taxation
 - Scheduled distributions: surrenders/withdrawals, loans, withdrawal to basis and switch to loans
 - Conversions and 1035 exchanges
 - Scheduled death benefit and death benefit option changes
- Advanced and middle market sales concepts
 - Split dollar, executive bonus
 - Deferred compensation, SERP
 - Mortgage cancellation
 - Personal concepts
 - Key person, term policy vs. permanent, and more
- System and e-application integration (including FireLight® e-application)
- And more...

Deliver accurate, compliant, and compelling output inspiring customer confidence.



Age	Duration	Required Premium	Net Outlay	Guaranteed Cash Value	Cash Value of Paid-Up Additions	Net Cash Value	Paid Additions Earned	Net Death Benefit
40	1	\$4,100	\$0	\$0	\$0	\$0	\$0	\$250,000
41	2	\$4,100	\$4,100	\$22	\$0	\$22	\$0	\$250,000
44	3	\$4,100	\$4,100	\$44	\$2,079	\$2,123	\$2,079	\$250,000
45	4	\$4,100	\$4,100	\$76	\$6,050	\$6,126	\$6,050	\$250,100
50	5	\$4,100	\$4,100	\$934	\$9,494	\$9,587	\$9,494	\$252,218
51	6	\$4,100	\$4,100	\$1,209	\$13,115	\$14,324	\$13,115	\$274,491
53	7	\$4,100	\$4,100	\$1,806	\$18,855	\$20,661	\$18,855	\$298,731
53	8	\$4,100	\$4,100	\$2,660	\$26,988	\$29,648	\$26,988	\$324,421
54	9	\$4,100	\$4,100	\$2,292	\$24,688	\$27,200	\$24,688	\$308,612
55	10	\$4,100	\$4,100	\$2,611	\$28,719	\$31,330	\$28,719	\$274,773
56	11	\$4,100	\$4,100	\$3,132	\$32,894	\$36,026	\$32,894	\$299,294
57	12	\$4,100	\$4,100	\$3,820	\$37,081	\$40,901	\$37,081	\$287,792
58	13	\$4,100	\$4,100	\$4,336	\$41,613	\$46,250	\$41,613	\$293,861
59	14	\$4,100	\$4,100	\$4,609	\$45,883	\$52,329	\$45,883	\$304,819
60	15	\$4,100	\$4,100	\$5,113	\$50,492	\$58,076	\$50,492	\$314,100



Insurance Technologies provides sales illustration and e-application solutions to the insurance and financial services industries. Contact us at +1 719.442.6400 or visit us online at www.insurancetechnologies.com to learn more.