



**MarketShare[®]
Financial**

A Professional Portfolio Analysis

An Objective Policy Performance Evaluation

For: Mr. and Mrs. Client

Presented By:

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PART I: UNDERSTANDING AND EVALUATING CURRENT COVERAGE

CURRENT POLICY INFORMATION

The following is a summary of your existing policy as well as coverage details including insurance carrier, product type, rate class, annualized premium, surrender value, surrender cost and cost basis.

	Policy #1
Insured(s)	Mr. and Mrs. Client
Policy Owner	Mr. & Mrs. Client
Policy Beneficiary	John Doe
Current Insurance Company	Pacific Life
Product Type	Survivorship Indexed Universal Life
Policy Number	1234567
Rate Class	Preferred Non-Smoker
Current Net Death Benefit	\$4,655,000
Annualized Premium	\$32,615
Net Surrender Value	\$815,620
Surrender Charge	\$40,446
Death Benefit Option	Option A (Level)
Current Indexed Scale	5.71%
Cost Basis	\$913,220
Policy Date	2/6/2020
Policy Riders	Alt. Loan, Conversion, No-Lapse Guarantee, Policy Split Option
Policy Objective	Protection

PART I: UNDERSTANDING AND EVALUATING CURRENT COVERAGE

POLICY # 1234567: PERFORMANCE ASSESSMENT

This is an indexed universal life survivorship product.

Survivorship universal life insurance is a permanent joint policy covering two people (usually spouses) that pays a death benefit only after *both* individuals have passed away. Often called "second-to-die" insurance, it is a cost-effective, flexible tool used for estate planning, covering taxes, funding special needs trusts, or creating a legacy for heirs.

The following is an assessment of the current and projected future performance of the existing policy based upon interest rates, cost of insurance, premium levels, and projected and guaranteed assumptions.

Pacific Life Insurance Company Policy #1234567 - In-Force Ledgers Dated 3/06/2026	
Current Values	
Product Type	Survivorship Indexed Universal Life
Current Net Death Benefit	\$4,655,000
Net Surrender Value	\$815,620
Projections	
Design Goal	Policy Loan
Illustrated Outlay	\$32,615
Outlay Paid Through	Age 95
Policy Guaranteed Duration	Age 90
Policy Projected Duration	Age 95
Assumed Indexed Scale	5.71%
Dividend Option	N/A
Projected Net Death Benefit at age 80	\$4,437,185
Projected Net Death Benefit at age 85	\$4,411,553
Projected Net Cash Value at age 80	\$861,203
Projected Net Cash Value at age 85	\$1,167,686

PART I: UNDERSTANDING AND EVALUATING CURRENT COVERAGE

DISCUSSION POINTS

Long-Term Care



This contract does not provide a useful option in the event of a long-term care need for either insured.



In the event of a long-term care need, the ability to pay premiums on this contract is at risk, which may lead to taxable loans to cover long-term care costs, early lapse and ultimately a gap in coverage.

Financial Strength Ratings



Pacific Life Insurance Company: AM Best: A+, Moody’s Aa3, S&P Global AA-, Fitch AA-

Very strong financial performance across the industry, assurance that claims will be paid to beneficiaries.

Policy Performance



Strong index performance and consistency allowed cash value to grow large enough to take 200k loan while maintaining a guarantee duration to age 90

Key Code:



Area of Concern – Immediate and ongoing monitoring is recommended



Neutral Point of Interest – Continued monitoring is recommended



Positive Point of Interest – Future monitoring is recommended

PART II: PROTECT CURRENT COVERAGE FROM A LONG-TERM CARE EVENT

POLICY #1234567: MARKET ANALYSIS

The data below shows a product cross-comparison of the current coverage inforce with alternative, supplemental solutions.

Mr. and Mrs. Client, 71, Preferred Non-Smoker

Objective: Protect assets in the event of a long-term care need

Alternative: Supplement Survivorship Coverage with two single life, accumulation indexed UL products with a cash indemnity long-term care rider as a single pay (funded from current inforce IUL via loan).

	Survivorship Indexed Universal Life	Alternative #1: Single Life IUL w/LTC Rider Mr. Client	Alternative #1: Single Life IUL w/LTC Rider Mrs. Client	Total Aggregate Coverage
Insurance Company	Pacific Life	Nationwide	Nationwide	
Product Type	Permanent	Permanent	Permanent	
Initial Death Benefit	\$4,655,000	\$702,808	\$761,228	\$6,119,036
Illustrated Initial Premium	\$32,615	\$400,000	\$400,000	
Outlay Paid Through	Age 95	Year 1	Year 1	
Guaranteed Duration	Age 90	A83	A83	
Guaranteed Interest Rate	N/A	1%	1%	
Projected Duration	Age 95	A100	A100	
Projected Interest Rate	5.71%	6.59%	6.59%	
Projected Net Death Benefit at age 80	\$4,437,185	\$702,808	\$761,228	\$5,901,221
Projected Net Death Benefit at age 85	\$4,411,553	\$702,808	\$761,228	\$5,875,589
Projected Net Cash Value at age 80	\$861,203	\$392,455	\$390,454	\$1,644,112
Projected Net Cash Value at age 85	\$1,167,686	\$420,649	\$418,003	\$2,006,338
Initial Monthly LTC Benefit	N/A	\$14,056	\$15,225	\$29,281
Total LTC Benefit	N/A	\$702,808	\$761,228	\$1,464,036

- A preliminary evaluation of the medical underwriting elements was not conducted.
- The new alternatives assume funding from a 800k loan via the current inforce policy
-Figures are current as of the date of this Audit and are subject to change in the future due to age changes and/or product changes. This report should only be used in conjunction with the complete illustrations, reports and professional interpretation of a licensed professional. This is not tax or legal advice.

PART III: SUMMARY AND NEXT STEPS

OPTIONS TO CONSIDER

- 1. Acquire individual Indexed UL Policies with Long-Term Care coverage on both William and Carolyn
- 2. Keep my current coverage inforce without additional Long-Term Care coverage

Medical testing and complete underwriting will be required to verify insurability.

I acknowledge that I have been presented with this entire document and have reviewed and understand my options.

At this time, I wish to implement the following option (please check the appropriate box):

☐ **Option 1** ☐ **Option 2**

Insured/Owner Signature: _____

Insured/Owner Printed: _____

Date: _____

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.

LIFE INSURANCE-GENERAL PRODUCT OVERVIEW

Whole Life – Offers permanent coverage; guaranteed to remain in-force if premiums are paid on time and in full. Builds cash value and is projected to earn a dividend paid by the carrier (dividends are projections only and not guaranteed – dividends are dependent on the overall performance of insurance carrier for that given year). Traditionally requires a higher level of premium than other permanent products and typically not as flexible when it comes to changing premiums or coverage amounts, and when distributing cash out of the policy.

Guaranteed Universal Life – Offers low-cost permanent coverage; guaranteed to remain in-force if premiums are paid on time and in full. Coverage can be guaranteed for any duration; however, premium payments and policy performance should be monitored carefully as reduction in premiums or missed premiums can affect the guarantee duration. There can be flexibility of amount and duration of premium to achieve desired guarantee duration. Traditionally designed to have little or no cash values; as far as cash value growth, there is typically very limited upside potential to be achieved.

Current Assumption Universal Life – Offers permanent coverage; guaranteed to remain in-force as long as there is a positive cash value inside the policy. Premiums and coverage amounts are flexible. The insurance company will assess a schedule of policy charges and credit a fixed-rate of interest to the policy on a periodic basis; the rate of interest and the policy charges are subject to change. The policy may perform better or worse than originally anticipated, however, there is a guaranteed minimum interest rate that will be credited each year. Policy values can be distributed as income via policy withdrawals or loans.

Variable Universal Life – Offers permanent coverage; guaranteed to remain in-force as long as there is a positive cash value inside the policy. Premiums and coverage amounts are flexible. Cash value is usually invested in subaccounts, selected by the policy-owner, that are linked directly to the stock market; policy performance is dependent on the performance of the selected investment subaccounts, as well as the policy charges being assessed by the carrier at that time; policy charges can be changed by the insurance company. The policy may perform better or worse than originally anticipated, however, there is no guaranteed minimum interest rate, therefore there is an increased level of risk associated with this product type. Policy values can be distributed as income via policy withdrawals or policy loans.

Indexed Universal Life – Offers permanent coverage; guaranteed to remain in-force as long as there is a positive cash value inside the policy. Premiums and coverage amounts are flexible. Policy owner has a choice of fixed-rate strategies and/or indexed strategies based on the upward movement of a stock market index or indices; a fixed-strategy uses a fixed-rate of interest declared by the insurance company for a certain amount of time. An indexed-strategy uses a formula that calculates interest based on the movement of a stock market index or indices subject to the cap rate or participation rate set by the insurance carrier. Policy performance is dependent on the performance of the selected index strategy as well as the policy charges being assessed by the carrier at that time; fixed-interest rate, policy charges, cap rate and participation rate can all be changed by the insurance company. The policy may perform better or worse than originally anticipated, however, there is a guaranteed minimum interest rate that will be credited each year. Policy values can be distributed as income via policy withdrawals or loans.

Term Life – Offers low-cost coverage for a temporary duration. Premiums are traditionally guaranteed to remain level for a specified number of years. Traditionally, term products allow for a conversion to a permanent product at the same carrier without proving medical insurability up to a specified age. Term products do not build cash value. There is a risk of outliving your policy.

