

Original Issued Illustration vs 2026 Inforce Prediction

Original Issued Illustration							2026 Inforce Prediction							Differentials	
Year	Age	Annual Premium Outlay	Annual Loan Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Year	Age	Annual Premium Outlay	Annual Loan Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Annual Loan Outlay	Net Death Benefit
1	50	100,000	0	82,750	32,096	1,293,710	1	50	100,000	0	82,750	32,096	1,293,710	0	0
2	51	100,000	0	176,114	126,707	1,387,074	2	51	100,000	0	176,114	126,707	1,387,074	0	0
3	52	100,000	0	276,226	228,054	1,487,186	3	52	100,000	0	276,226	228,054	1,487,186	0	0
4	53	100,000	0	383,654	336,729	1,594,614	4	53	100,000	0	383,654	336,729	1,594,614	0	0
5	54	100,000	0	498,915	453,250	1,709,875	5	54	100,000	0	498,915	453,250	1,709,875	0	0
6	55	100,000	0	635,962	599,427	1,846,922	6	55	100,000	0	635,962	599,427	1,846,922	0	0
7	56	100,000	0	783,096	755,704	1,994,056	7	56	100,000	0	783,096	755,704	1,994,056	0	0
8	57	0	0	839,570	821,309	1,994,056	8	57	0	0	839,570	821,309	1,994,056	0	0
9	58	0	0	900,105	890,974	1,994,056	9	58	0	0	757,686	750,000	1,678,547	0	315,509
10	59	0	0	964,977	964,977	1,994,056	10	59	0	0	812,294	812,294	1,678,547	0	315,509
11	60	0	0	1,034,576	1,034,576	1,994,056	11	60	0	0	870,881	870,881	1,678,547	0	315,509
12	61	0	0	1,109,337	1,109,337	1,994,056	12	61	0	0	933,813	933,813	1,678,547	0	315,509
13	62	0	0	1,189,626	1,189,626	1,994,056	13	62	0	0	1,001,398	1,001,398	1,678,547	0	315,509
14	63	0	0	1,275,848	1,275,848	1,994,056	14	63	0	0	1,073,977	1,073,977	1,678,547	0	315,509
15	64	0	0	1,368,457	1,368,457	2,002,808	15	64	0	0	1,151,933	1,151,933	1,685,915	0	316,893
16	65	0	110,596	1,467,174	1,350,495	1,997,703	16	65	0	93,097	1,235,031	1,136,813	1,681,617	17,499	316,086
17	66	0	110,596	1,572,202	1,332,427	1,991,759	17	66	0	93,097	1,323,441	1,121,604	1,676,614	17,499	315,145
18	67	0	110,596	1,683,878	1,314,237	1,984,836	18	67	0	93,097	1,417,447	1,106,292	1,670,786	17,499	314,050
19	68	0	110,596	1,802,581	1,295,931	1,976,805	19	68	0	93,097	1,517,368	1,090,883	1,664,026	17,499	312,779
20	69	0	110,596	1,928,671	1,277,476	1,967,504	20	69	0	93,097	1,623,508	1,075,348	1,656,196	17,499	311,308
21	70	0	110,596	2,062,498	1,258,809	1,956,757	21	70	0	93,097	1,736,160	1,059,634	1,647,150	17,499	309,607
22	71	0	110,596	2,204,544	1,239,973	1,944,602	22	71	0	93,097	1,855,731	1,043,779	1,636,918	17,499	307,684
23	72	0	110,596	2,355,349	1,221,048	1,931,165	23	72	0	93,097	1,982,675	1,027,848	1,625,607	17,499	305,558
24	73	0	110,596	2,515,398	1,202,032	1,916,471	24	73	0	93,097	2,117,400	1,011,841	1,613,238	17,499	303,233
25	74	0	110,596	2,685,226	1,182,946	1,900,582	25	74	0	93,097	2,260,357	995,775	1,599,863	17,499	300,719
26	75	0	110,596	2,865,356	1,163,771	1,883,465	26	75	0	93,097	2,411,986	979,634	1,585,455	17,499	298,010
27	76	0	110,596	3,056,577	1,144,726	1,865,311	27	76	0	93,097	2,572,951	963,602	1,570,173	17,499	295,138
28	77	0	110,596	3,259,575	1,125,894	1,846,078	28	77	0	93,097	2,743,830	947,750	1,553,983	17,499	292,095
29	78	0	110,596	3,474,991	1,107,278	1,825,586	29	78	0	93,097	2,925,162	932,079	1,536,733	17,499	288,853
30	79	0	110,596	3,703,543	1,088,927	1,803,716	30	79	0	93,097	3,117,551	916,632	1,518,324	17,499	285,392
31	80	0	110,596	3,945,960	1,070,862	1,780,413	31	80	0	93,097	3,321,612	901,425	1,498,708	17,499	281,705
32	81	0	110,596	4,202,995	1,053,088	1,755,664	32	81	0	93,097	3,537,978	886,464	1,477,875	17,499	277,789
33	82	0	110,596	4,475,508	1,035,677	1,729,610	33	82	0	93,097	3,767,373	871,807	1,455,943	17,499	273,667

The benefits and values shown in Repredict are imported directly from insurance company illustrations, which are used to generate analyses, comparisons and predictions. The assumptions on which they are based are not guaranteed and are subject to change by the insurer. Actual results may be more or less favorable. This proposal is not valid for client use unless accompanied by a full illustration that includes important disclosures.

Original Issued Illustration							2026 Inforce Prediction								Differentials	
Year	Age	Annual Premium Outlay	Annual Loan Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Year	Age	Annual Premium Outlay	Annual Loan Outlay	Policy Value	Net Surrender Value	Net Death Benefit	Annual Loan Outlay	Net Death Benefit	
34	83	0	110,596	4,764,312	1,018,612	1,702,046	34	83	0	93,097	4,010,481	857,443	1,432,740	17,499	269,306	
35	84	0	110,596	5,070,272	1,001,879	1,673,530	35	84	0	93,097	4,268,030	843,357	1,408,736	17,499	264,794	
36	85	0	110,596	5,394,254	985,421	1,644,208	36	85	0	93,097	4,540,750	829,503	1,384,054	17,499	260,154	
37	86	0	110,596	5,736,596	968,599	1,613,704	37	86	0	93,097	4,828,925	815,343	1,358,376	17,499	255,328	
38	87	0	110,596	6,098,006	951,089	1,582,103	38	87	0	93,097	5,133,151	800,603	1,331,775	17,499	250,328	
39	88	0	110,596	6,479,187	932,511	1,549,434	39	88	0	93,097	5,454,020	784,965	1,304,275	17,499	245,159	
40	89	0	110,596	6,880,968	912,547	1,515,821	40	89	0	93,097	5,792,230	768,160	1,275,981	17,499	239,840	
41	90	0	110,596	7,304,239	890,876	1,480,991	41	90	0	93,097	6,148,529	749,918	1,246,662	17,499	234,329	
42	91	0	110,596	7,750,332	867,555	1,444,924	42	91	0	93,097	6,524,039	730,286	1,216,301	17,499	228,623	
43	92	0	110,596	8,220,625	842,617	1,407,044	43	92	0	93,097	6,919,920	709,294	1,184,415	17,499	222,629	
44	93	0	110,596	8,716,777	816,299	1,366,355	44	93	0	93,097	7,337,568	687,140	1,150,164	17,499	216,191	
45	94	0	110,596	9,241,087	789,404	1,321,822	45	94	0	93,097	7,778,920	664,501	1,112,677	17,499	209,145	
46	95	0	110,596	9,796,846	763,642	1,271,682	46	95	0	93,097	8,246,744	642,815	1,070,471	17,499	201,211	
47	96	0	110,596	10,385,773	739,063	1,210,046	47	96	0	93,097	8,742,488	622,125	1,018,587	17,499	191,459	
48	97	0	110,596	11,013,278	719,321	1,136,243	48	97	0	93,097	9,270,707	605,507	956,461	17,499	179,782	
49	98	0	110,596	11,688,728	711,924	1,047,318	49	98	0	93,097	9,839,284	599,280	881,607	17,499	165,711	
50	99	0	110,596	12,430,753	733,546	941,534	50	99	0	93,097	10,463,902	617,481	792,560	17,499	148,974	
51	100	0	110,596	13,271,364	814,132	814,132	51	100	0	93,097	11,171,508	685,316	685,316	17,499	128,816	

The benefits and values shown in Repredict are imported directly from insurance company illustrations, which are used to generate analyses, comparisons and predictions. The assumptions on which they are based are not guaranteed and are subject to change by the insurer. Actual results may be more or less favorable. This proposal is not valid for client use unless accompanied by a full illustration that includes important disclosures.