

# Welcome to Enight for Producers

Digital Point-of-Sale Tool



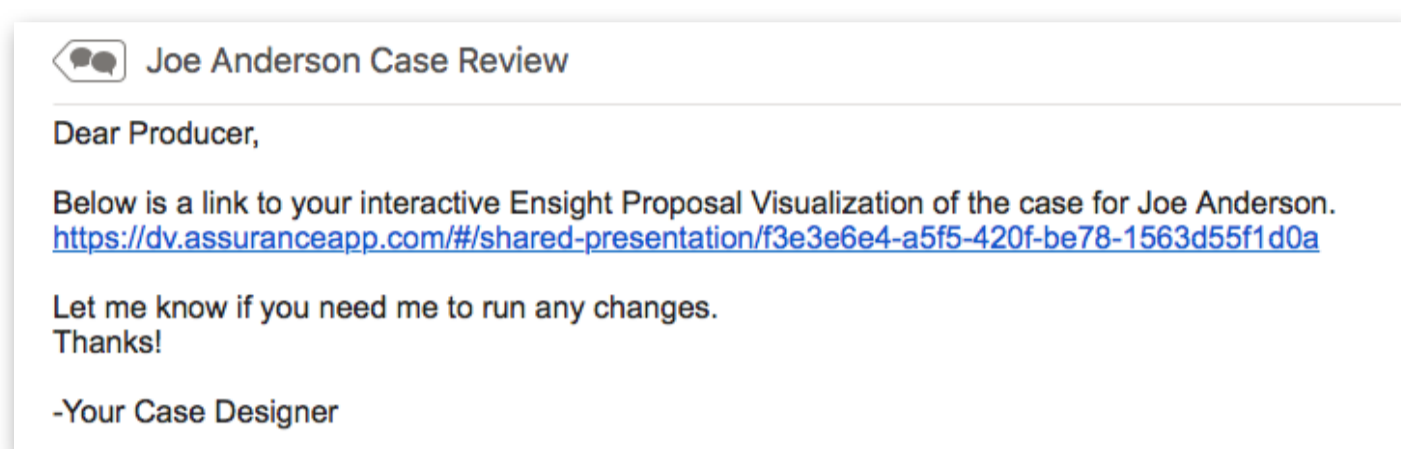
ENSIGHT™

## Term w/ Annual Renewal vs GUL

When showing this scenario, the goal is to show that while the cost of term is much lower in the short term, if the client has a health incident before the end of term and they have to switch to an annual renewal for

continued coverage, their costs for the same death benefit could skyrocket. At the point where annual renewal on term kicks in, it becomes clear that if lifetime coverage is a concern, locking in a long term death benefit with a GUL makes much more financial sense.

### Click the Link



### NOTE

- ✓ We recommend Google Chrome as the most optimal browser
- ✗ Internet Explorer is not compatible with our software

### See Spreadsheet

- 1 Notice that each provides the same death benefit
- 2 The premium for GUL is higher up to year 20
- 3 The GUL Premium is much lower year 25

		Carrier A Guaranteed UL Preferred Plus			Carrier A 20 Year Term Preferred Plus		
		\$1,000,000	\$6,711		\$1,000,000	\$1,054	
		Initial Guaranteed Death Benefit	Initial Annual Guaranteed Premium		Initial Guaranteed Death Benefit	Initial Annual Guaranteed Premium	
Year	Grd. Planned Premium	Grd. Net Death Benefit	Grd. Cumulative Premium	Grd. Planned Premium	Grd. Net Death Benefit	Grd. Cumulative Premium	
5	\$6,711	\$1,000,000	\$33,555	\$1,054	\$1,000,000	\$5,270	
10	\$6,711	\$1,000,000	\$67,110	\$1,054	\$1,000,000	\$10,540	
15	\$6,711	\$1,000,000	\$100,664	\$1,054	\$1,000,000	\$15,810	
20	\$6,711	\$1,000,000	\$134,219	\$1,054	\$1,000,000	\$21,080	
25	\$6,711	\$1,000,000	\$167,774	\$45,544	\$1,000,000	\$214,510	
30	\$6,711	\$1,000,000	\$201,329	\$74,824	\$1,000,000	\$522,780	
35	\$6,711	\$1,000,000	\$234,883	\$136,504	\$1,000,000	\$1,059,710	
40	\$6,711	\$1,000,000	\$268,438	\$254,944	\$1,000,000	\$2,073,490	
45	\$6,711	\$1,000,000	\$301,993	\$459,124	\$1,000,000	\$3,921,270	
50	\$6,711	\$1,000,000	\$335,548	\$735,574	\$1,000,000	\$7,018,610	

### Interact with Graph

- 1 Click on Cumulative Premium
- 2 See that Term Premiums skyrocket after 24 Years. Click & drag the PIN to see cumulative premium comparison across years.

