

Welcome to Enight for Producers

Digital Point-of-Sale Tool

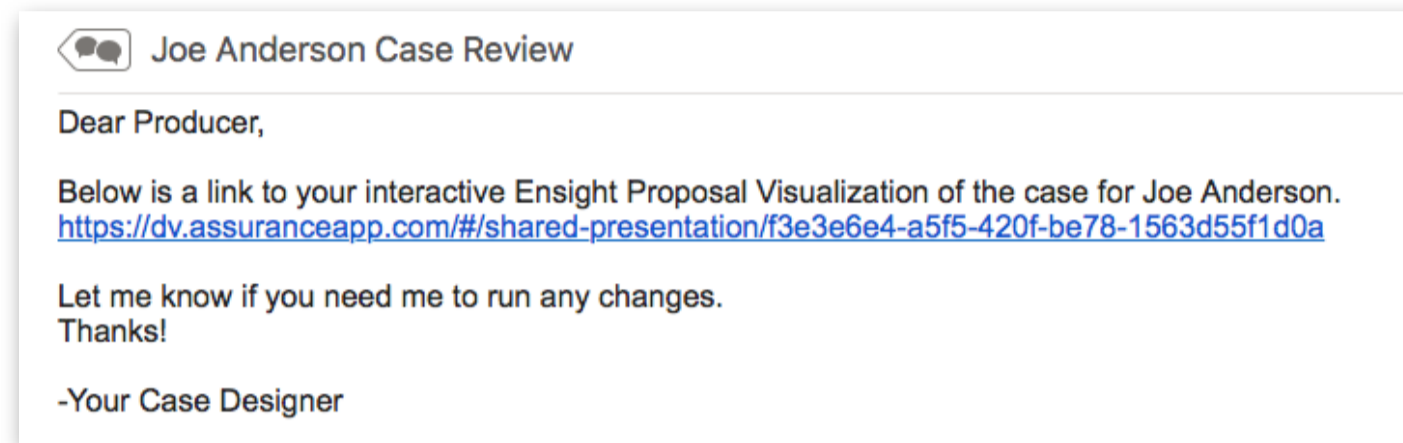


GUL/IUL Premium Substitution

While GULs have become extremely popular due to the simplicity of the product (essentially lifetime term), many carriers have built out IULs with very strong death benefit guarantees to drive higher IUL sales. The concept here is

a very long guaranteed death benefit period, but with the potential to participate in significant market upside through the Net Surrender Value with a "protection" IUL for the same premium as a GUL.

Click the Link



NOTE

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

See Spreadsheet

1 See higher Death Benefit

2 See Non-Guaranteed Cash Surrender Value Year 20

3 Compare Guaranteed Death Benefit across years

Valued Client 45yr old Male												
Page Settings												
Carrier A Protection IUL 1 Preferred Plus					Carrier B Protection IUL 2 Preferred Plus				Carrier C Guaranteed UL Preferred Plus			
\$1,784,149 Initial Guaranteed Death Benefit		\$10,000 Initial Annual Guaranteed Premium			\$1,500,000 Initial Guaranteed Death Benefit		\$10,000 Initial Annual Guaranteed Premium		\$1,439,658 Initial Guaranteed Death Benefit		\$10,000 Initial Annual Guaranteed Premium	
Added notes: DB Guarantee A85					Added notes: DB Guarantee A65				Added notes: DB Guarantee A105			
Year	Grd. Planned Premium	Grd. Net Surrender Value	Non-Grd. Net Surrender Value	Grd. Net Death Benefit	Grd. Planned Premium	Grd. Net Surrender Value	Non-Grd. Net Surrender Value	Grd. Net Death Benefit	Grd. Planned Premium	Grd. Net Surrender Value	Non-Grd. Net Surrender Value	Grd. Net Death Benefit
5	\$10,000	\$0	\$0	\$1,784,149	\$10,000	\$0	\$0	\$1,500,000	\$10,000	\$0	\$0	\$1,439,658
10	\$10,000	\$0	\$11,055	\$1,784,149	\$10,000	\$0	\$33,878	\$1,500,000	\$10,000	\$8,222	\$0	\$1,439,658
15	\$10,000	\$0	\$121,220	\$1,784,149	\$10,000	\$0	\$113,186	\$1,500,000	\$10,000	\$9,321	\$0	\$1,439,658
20	\$10,000	\$0	\$208,332	\$1,784,149	\$10,000	\$0	\$205,652	\$1,500,000	\$10,000	\$10,419	\$0	\$1,439,658
25	\$10,000	\$0	\$320,649	\$1,784,149	\$10,000	\$0	\$334,834	\$0	\$10,000	\$30,850	\$0	\$1,439,658
30	\$10,000	\$0	\$457,277	\$1,784,149	\$10,000	\$0	\$507,568	\$0	\$10,000	\$74,040	\$0	\$1,439,658
35	\$10,000	\$0	\$621,154	\$1,784,149	\$10,000	\$0	\$742,797	\$0	\$10,000	\$129,570	\$0	\$1,439,658
40	\$10,000	\$0	\$807,644	\$1,784,149	\$10,000	\$0	\$1,072,276	\$0	\$10,000	\$197,440	\$0	\$1,439,658
45	\$10,000	\$0	\$987,021	\$0	\$10,000	\$0	\$1,576,209	\$0	\$10,000	\$259,140	\$0	\$1,439,658
50	\$10,000	\$0	\$1,130,873	\$0	\$10,000	\$0	\$2,358,001	\$0	\$10,000	\$329,066	\$0	\$1,439,658

Illustration Link
Illustration Link
Illustration Link

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GUL/IUL Premium Substitution (continued)

Interact with Graph

