Welcome to Ensight for Producers

Digital Point-of-Sale Tool

ENSIGHT™

IULs for Accumulation

Index Universal Life Insurance is often used as a product that efficiently provides the advantage of leveraging a market index to increase potential returns on the premium dollars allocated to the plan.

In this example case we are solving for a level Death Benefit with a specified premium and evaluating the cash accumulation in each product; the focus is on maximizing accumulation and surrender value.

Click the Link

Joe Anderson Case Review

Dear Producer,

Below is a link to your interactive Ensight Proposal Visualization of the case for Joe Anderson.
https://dv.assuranceapp.com/#/shared-presentation/f3e3e6e4-a5f5-420f-be78-1563d55f1d0a

Let me know if you need me to run any changes.
Thanks!

-Your Case Designer

NOTE

We recommend Google Chrome as the most optimal browser

Internet Explorer **is not compatiable** with our software

See Spreadsheet

1 Notice Level Death Benefit solve value

2 Compare Cash Values across years

3 See IRR on Cash Value across years

Valued Client
45yr old Male

Page Settings

Year	Carrier A — Index UL 1 — Super Preferred Non-Nicotine — $214,672 Initial Guaranteed Death Benefit — $10,000 Initial Annual Guaranteed Premium — Added notes: Highest CV Yr 20			Carrier B — Index UL 2 — Preferred Plus — $213,049 Initial Guaranteed Death Benefit — $10,000 Initial Annual Guaranteed Premium — Added notes: 2nd highest CV Yr 20			Carrier C — Index UL 3 — Preferred Select — $208,661 Initial Guaranteed Death Benefit — $10,000 Initial Annual Guaranteed Premium — Added notes: 3rd highest CV Yr 20		
	Non-Grd. Cumulative Premium	Non-Grd. Net Surrender Value	Non-Grd. Net Surrender Value IRR	Non-Grd. Cumulative Premium	Non-Grd. Net Surrender Value	Non-Grd. Net Surrender Value IRR	Non-Grd. Cumulative Premium	Non-Grd. Net Surrender Value	Non-Grd. Net Surrender Value IRR
5	$50,000	$42,667	-5.24%	$50,000	$41,955	-5.79%	$50,000	$42,774	-5.16%
10	$100,000	$119,328	3.19%	$100,000	$113,892	2.35%	$100,000	$114,638	2.47%
15	$100,000	$168,979	5.02%	$100,000	$158,386	4.40%	$100,000	$153,787	4.12%
20	$100,000	$239,938	5.72%	$100,000	$218,049	5.09%	$100,000	$207,979	4.78%
25	$100,000	$342,143	6.11%	$100,000	$300,453	5.45%	$100,000	$282,962	5.15%
30	$100,000	$488,556	6.35%	$100,000	$414,154	5.68%	$100,000	$387,829	5.41%
35	$100,000	$698,269	6.52%	$100,000	$571,607	5.84%	$100,000	$532,411	5.59%
40	$100,000	$994,696	6.63%	$100,000	$786,860	5.94%	$100,000	$729,085	5.72%
45	$100,000	$1,405,115	6.70%	$100,000	$1,075,872	6.00%	$100,000	$989,802	5.79%
50	$100,000	$1,981,292	6.74%	$100,000	$1,470,397	6.05%	$100,000	$1,336,926	5.83%
	Illustration Link			Illustration Link			Illustration Link		

Interact with Graph

1 Click on ‘**Net Surrender Value**’

2 Notice highest Cash Value at Year 20

3 Click and drag the PIN to see accumulation at all years

ENSIGHT ASSURANCE

PRESENTATION

Spreadsheet

Net Surrender Value

Net Surrender IRR

Death Benefit Value

Valued Client
45yr old Male

Carrier A — Index UL 1 — $239,938 — Highest CV Yr 20

Carrier B — Index UL 2 — $218,049 — 2nd highest CV Yr 20

Carrier C — Index UL 3 — $207,979 — 3rd highest CV Yr 20

Guaranteed Net Surrender Value

Non-Guaranteed Net Surrender Value

20

NON-GUARANTEED NET SURRENDER VALUE

$1,100,000 $1,000,000 $900,000 $800,000 $700,000 $600,000 $500,000 $400,000 $300,000 $200,000 $100,000 $0

5 10 15 20 25 30

POLICY YEAR

Ensight™

Learn More

Talk To Us
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