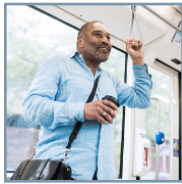


Have You Looked at Your Life Insurance Lately?

No matter what sort of life insurance policy or policies you have, you have nothing to lose and potentially much to gain by allowing your policies to be evaluated.

Below are four examples where it paid to have life insurance policies evaluated.

CLIENT #1



A 52-year old male had three policies with a total combined coverage of \$238,000. The net cash value was \$124,000 with an ongoing premium that totaled \$13,684 per year.

RESULTS AFTER FULL REVIEW

- Three policies were reduced to one.
- \$124,000 of the cash value was used as a single premium on the new policy with a death benefit of \$385,000 guaranteed* to age 120.
- No additional premium was required.

CLIENT #2



A 61-year old male had four whole life policies with a total combined coverage of \$1,014,000. The cash values of the policies totaled \$450,500. The insured's goal was to simplify his life. He was concerned with the number of policies as well as the ongoing premium requirements.

RESULTS AFTER FULL REVIEW

- The guaranteed* face amount was increased by 23% to \$1,250,000.
- A chronic illness rider** was added to the policy.
- No additional premium was needed to guarantee* the policy for life.

CLIENT #3

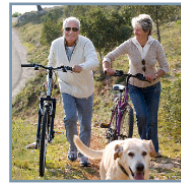


A 46-year old male owned three variable whole life policies with a total combined coverage of \$7,500,000. The cash value in all of the policies was \$961,000. Total annual premium was over \$118,000 per year. The insured had a recent change in circumstances. It was determined that the insured needed to increase the death benefit to \$20,000,000 to meet estate planning needs. All policies were scheduled to lapse at age 95. His father is 99 so he was concerned about longevity.

RESULTS AFTER FULL REVIEW

- Three policies were reduced to one.
- All cash values were 1035 exchanged into the new policy.
- Premiums were increased to \$148,300.
- The new policy was guaranteed* to age 120 with a new death benefit of \$20,000,000.

CLIENT #4



A husband and wife, ages 61 and 53, owned a \$4,000,000 indexed survivorship universal life policy. The policy's cash value was \$77,631 and its surrender value was \$33,309. The in-force illustration indicated that the policy's benefits would remain intact if they continued to pay the annual \$13,002 premium. The couple was looking for a more economical solution.

RESULTS AFTER FULL REVIEW

- An evaluation was completed using the policy's current surrender cash value as a 1035 exchange.
- The policy had a "refund upon surrender" feature that allowed the policy owner to recover a portion of the premiums. In this case, \$117,019, if the policy was retained for an additional nine months.
- The policy owners agreed to retain the policy until its next anniversary and revisit at that time.

Case studies are offered to show how CBS Brokerage can provide insurance solutions in the advanced sales marketplace. Results may vary, and this example does not guarantee a similar result.

*Any guarantees mentioned are subject to the claims paying ability of the issuing company.

**Policy riders are available at an additional cost and may not be available for all products. Terms and conditions apply.

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