

INSIGHT™

Trust Account Report

Trust Owned Life Insurance Analysis & Reporting

Prepared For:	ITM TwentyFirst - Managed Demo
Prepared Date:	22-Apr-2021
Trust Name:	Doe Revocable Trust Agreement Dated 06/25/2003
Trust Account Number:	101100125
Policy(s):	ABC125 - John Hancock Life Insurance Company (USA)

CONFIDENTIAL

Trust Information

Trustee: [ITM TwentyFirst](#)

Date of Trust Agreement: [25-Jun-2003](#)

External Trustee:

Administrator: [Kristal Adams](#)

Trust Relationship Manager: [Frank Doe](#)

Trust Advisor:

Client Advisor:

Remediation Specialist: [Kristal Adams](#)

Active Policy Summary

Current Carrier	Policy Number	Review Complete Date	Net Cash Value	Net Death Benefit
1. John Hancock Life Insurance Company (USA)	ABC125	22-Apr-2021	\$82,431.32	\$500,000.00
Total			\$82,431.32	\$500,000.00

Trust Relationships

Grantors

Name: Mr. Kent Doe
Address: _____
Date of Birth: xx-xxx-1954 (66)

Phone Number: _____
Email: _____
Preferred Method of Communication: _____
Add'l Trusts: _____

Beneficiaries

Name: John Doe
Address: _____
Date of Birth: xx-xxx-1932 (89)
Relationship: _____
Legal Rep: _____

Phone Number: _____
Email: _____
Preferred Method of Communication: _____
Withdrawal: N/A
Add'l Trusts: _____

Policy 1

Insured Information

The Insured(s) issue age is determined during underwriting by the life insurance carrier, and does not always coincide with the insured(s) current age. In addition, the information is based on 2008 Valuation Basic Tables and is for the general public at large. It does not take into consideration the insured's family history, medical condition, lifestyle or other factors affecting the individual's life expectancy. For a personalized life expectancy report, please contact your advisor for more information.

Insured Name:	Jane Doe	Insured Name:	Kent Doe
DOB:	xx-xxx-1952	DOB:	xx-xxx-1954
DOD:		DOD:	
Gender:	Female	Gender:	Male
Age (Issue / Current):	51 / 69	Age (Issue / Current):	49 / 66
Life Expectancy:	23.33	Life Expectancy:	22.48
Risk Class:	Non-Smoker Rated	Risk Class:	Non-Smoker Preferred
Extra Ratings:	Table Ratings: 4/D 200.00%	Extra Ratings:	

Policy Details

Policy Number:	ABC125	Issue Date:	12-Oct-2003
Policy Type:	Survivorship Universal	Effective Date:	12-Oct-2003
Plan Name:	Survivorship Universal Life	Split Dollar:	No
Current Carrier:	John Hancock Life Insurance Company (USA)	Modified Endowment Contract:	No
Beneficiary:	Doe Revocable Trust Agreement Dated 06/25/2003	Policy Riders:	Policy Protection Rider Estate Preservation Rider
		Assigned:	No

Policy Values

Value As Of:	22-Apr-2021
Death Benefit Option:	Level
Base Death Benefit:	\$500,000.00
Term Rider:	\$0.00
Death Benefit of Other Dividends:	\$0.00
Gross Death Benefit:	\$500,000.00
Net Death Benefit:	\$500,000.00

Gross Cash Value:	\$82,431.32
Loan Balance:	\$0.00
Accrued Interest:	\$0.00
Surrender Charge:	\$0.00
Other Adjustments:	\$0.00
Net Cash Value:	\$82,431.32

Premiums

Current Premium:	\$4,490.95
Premium Mode:	Annual
Premium Duration:	Through Year 51
Next Premium Due Date:	12-Oct-2021

Last Cash Premium Paid Date:	15-Oct-2020
Last Cash Premium Amount:	\$4,490.95
Total Premiums Paid:	\$76,346.15
Planned Premium Suspension:	N/P

Carrier Ratings

Financially Responsible Carrier:

[John Hancock Life \(USA\)](#)

Comdex:	93 (out of 100)
AM Best:	A+ (2 of 17)
Standard & Poor's:	AA- (4 of 25)

Moody's:	A1 (5 of 22)
Weiss:	B- (6 of 17)
Fitch:	AA- (4 of 22)

Current Policy Projection

Current Premium:	\$4,491.00
Current Policy Year:	18
Projection Date:	21-Oct-2020
Lapse Year Based on Non-Guaranteed Assumptions:	Through Year 50
Lapse Year Based on Guaranteed Costs & Charges:	Through Year 50
Continuation of Coverage to Life Expectancy	Yes
Continuation of Coverage to Age 100	No
Continuation of Coverage to Maturity	No

Maturity

Assumed Gross Rate of Return:	4.00%
Maturity Age:	100
Coverage After Maturity:	Yes - Full Death Benefit
Minimum Premium to Maturity:	\$4,517.00
As of:	05-Nov-2019
Premium Mode:	Annually
Premium Duration:	Through Year 50
Premium to Fully Endow at Maturity:	N/A

No-Lapse Guarantee (NLG)

Issued with NLG:	Yes
Is the NLG In Effect:	Yes
NLG Duration Based on Current Premium:	Through Year 50

Interest Crediting Rates

Current Rate:	4%
Guaranteed Rate:	4%

Projected Values

Current Projection Date: 21-Oct-2020

Current Policy Year: 18

Assumed Gross Interest Rate: 4.00%

Current Projection						
	Policy Year	Age	Out-of-Pocket Premium	Account Value*	Death Benefit*	IRR
	18	67	\$0.00	\$91,616	\$500,000	614.80%
	19	68	\$4,491.00	\$98,548	\$500,000	154.35%
	20	69	\$4,491.00	\$105,631	\$500,000	83.52%
	21	70	\$4,491.00	\$112,824	\$500,000	56.27%
	22	71	\$4,491.00	\$120,119	\$500,000	42.08%
	23	72	\$4,491.00	\$127,479	\$500,000	33.39%
	24	73	\$4,491.00	\$134,863	\$500,000	27.42%
	25	74	\$4,491.00	\$142,213	\$500,000	23.29%
	26	75	\$4,491.00	\$149,461	\$500,000	20.13%
	27	76	\$4,491.00	\$156,520	\$500,000	17.60%
	28	77	\$4,491.00	\$163,290	\$500,000	15.66%
	29	78	\$4,491.00	\$169,653	\$500,000	14.03%
	30	79	\$4,491.00	\$175,471	\$500,000	12.68%
	31	80	\$4,491.00	\$180,588	\$500,000	11.48%
	32	81	\$4,491.00	\$184,827	\$500,000	10.56%
	33	82	\$4,491.00	\$187,900	\$500,000	9.64%
	34	83	\$4,491.00	\$189,846	\$500,000	8.99%
	35	84	\$4,491.00	\$190,116	\$500,000	8.34%
	36	85	\$4,491.00	\$188,475	\$500,000	7.70%
	37	86	\$4,491.00	\$184,573	\$500,000	7.19%

* Gross Non-guaranteed Account Value

* Net Non-guaranteed Death Benefit

Current Projected Values

LE Life Expectancy

PL Projected Lapse

Projected Values Continued

Current Projection Date: 21-Oct-2020
 Current Policy Year: 18
 Assumed Gross Interest Rate: 4.00%

Current Projection						
	Policy Year	Age	Out-of-Pocket Premium	Account Value*	Death Benefit*	IRR
	38	87	\$4,491.00	\$177,960	\$500,000	6.68%
	39	88	\$4,491.00	\$168,086	\$500,000	6.29%
LE	40	89	\$4,491.00	\$153,934	\$500,000	5.91%
	41	90	\$4,491.00	\$134,484	\$500,000	5.54%
	42	91	\$4,491.00	\$109,233	\$500,000	5.28%
	43	92	\$4,491.00	\$76,124	\$500,000	4.91%
	44	93	\$4,491.00	\$32,070	\$500,000	4.66%
	45	94	\$4,491.00	\$0	\$500,000	4.41%
	46	95	\$4,491.00	\$0	\$500,000	4.16%
	47	96	\$4,491.00	\$0	\$500,000	4.03%
	48	97	\$4,491.00	\$0	\$500,000	3.78%
	49	98	\$4,491.00	\$0	\$500,000	3.66%
	50	99	\$4,491.00	\$0	\$500,000	3.41%
PL	51	100	\$4,491.00	\$0	\$0	

* Gross Non-guaranteed Account Value

* Net Non-guaranteed Death Benefit

Current Projected Values

LE Life Expectancy

PL Projected Lapse

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