

2024

INDEXED UNIVERSAL LIFE | ANNUAL POLICY PERFORMANCE REVIEW



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Introduction

Helping protect your family, your assets, and your future.

The anniversary date of your Indexed Universal Life (IUL) policy each year provides us with the perfect opportunity to sit down together and review how your policy is performing, as well as make sure it continues to be aligned with your ultimate financial goals.

We call this meeting your "Annual Review". I appreciate you taking the time in scheduling this important meeting and look forward to catching up with you and going over your policy.

Our mission today is to accomplish three objectives: (1) review your policy and make sure everything is in line with the original plan, (2) discuss any changes that might have occurred over the last year that may have changed any of these plans, and (3) determine if there are any additional services that may be of assistance to you and/or your family and friends.

I'd like to thank you for having trust in me and my company in protecting your family, your assets, and your future. It's truly an honor to have this responsibility and I look forward to serving you and your family for years to come.

--

Sample Advisor

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The Story of a Five-Floor Apartment Complex



Costs are higher upfront

If you owned a new apartment complex and were only able to rent out the first floor you would pay the mortgage on the entire building but only receive rent from a fifth of the building. This is similar to the IUL as it takes time to build up the policy accumulation value.

Long-term financial growth

After a number of years you can now rent out all 5 floors or you've paid your policy in full. That's when you begin to accumulate the most amount of wealth.

Three major tax benefits

With an IUL policy, you experience three major tax benefits: tax-deferred cash accumulation, tax-free distribution, and tax-free wealth transfer.

Policy Summary Last 365

Insured: Valued Client

Effective Date: 04/28/2007

Carrier: Allianz Life

Policy Number:

Beneficiary: Valued Beneficiary

\$220,000

Total Premium Paid

9.1%

Index Rate This Year

\$36,481

Interest Credited This Year

\$418,476

Accumulation Value

\$715,000

Death Benefit

\$310,884

Cash Value

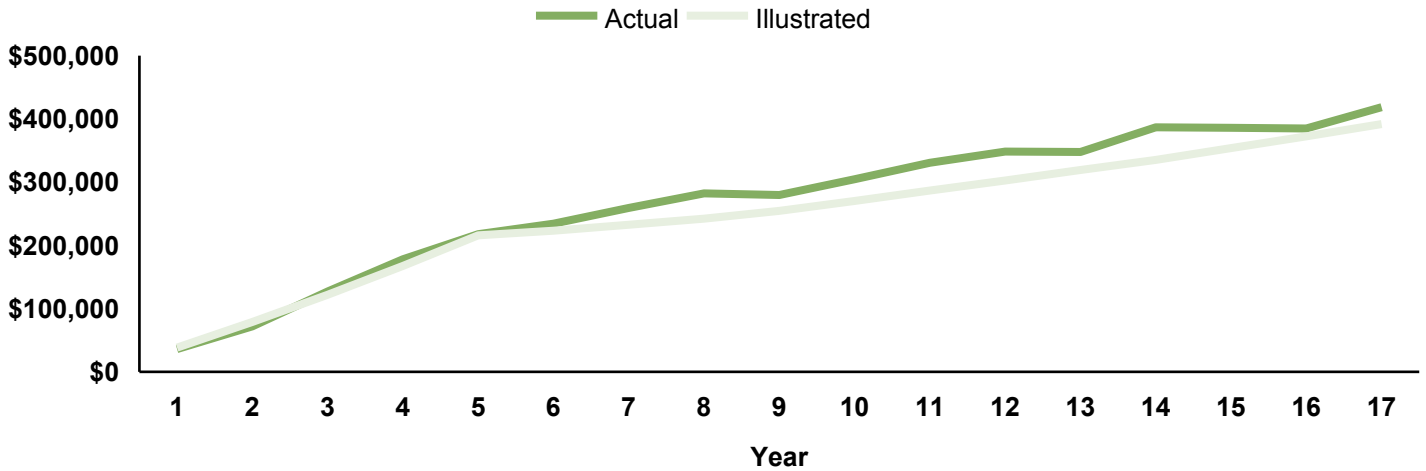
This Year Actual vs. illustrated comparison

Policy Values	Actual	Illustrated
Premium Paid This Year	\$0	\$0
Index Rate	9.1%	5.95%
Accumulation Value	\$418,476	\$391,805
Death Benefit	\$715,000	\$446,192
Surrender Value	\$310,884	\$115,218

Overall Policy Performance Review

Overall Policy Performance Review

Actual vs. Illustrated Accumulation Value

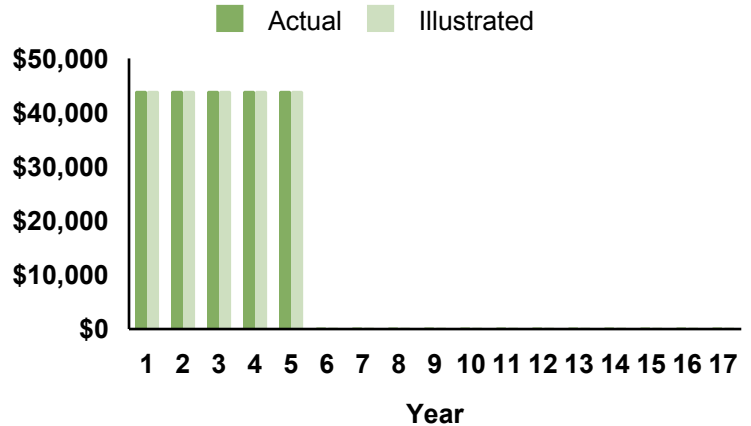


The above graph displays the overall policy accumulation values throughout the years and compares that to the accumulation values that were originally illustrated. If you ever get slightly behind schedule you should not be too alarmed as this is a long term policy and there will be slight ups and downs along the way.

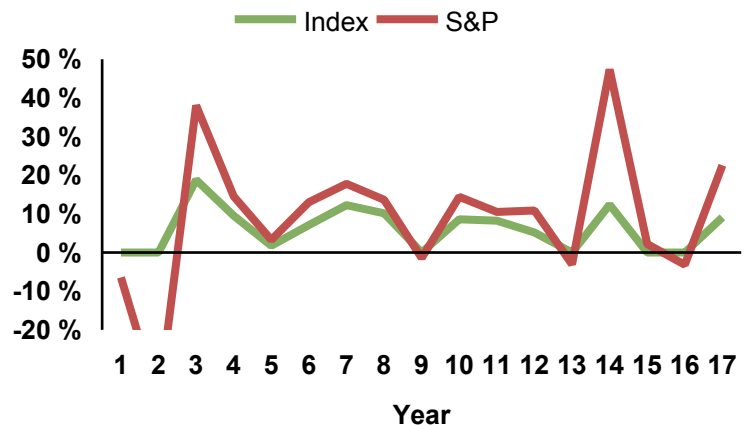
The center graph to the right shows the actual premium that you paid into your policy versus the illustrated premium. The goal is to match the illustrated rate each year so you can stay on track the way the plan was created.

The line graph to the right compares the interest rate earned through your index each year to the S&P 500 returns. Remember, one of the best benefits your policy can provide is when the stock market crashes, your policy has a floor rate and does not experience the downside losses as a typical investment would.

Actual vs. Illustrated Premium Paid



Actual Index Returns vs. S&P Returns



Overall Policy Performance Review and Needs Reassessment Checklist

Overall actual vs. illustrated comparison

Actual Policy Performance					Illustrated Policy Performance				
Year	Premium Paid	Index Rate	Accum Value	Death Benefit	Year	Premium Paid	Index Rate	Accum Value	Death Benefit
2008	44,000	0%	36,009	715,000	1	44,000	5.95%	38,308	715,000
2009	44,000	0%	71,906	715,000	2	44,000	5.95%	78,870	715,000
2010	44,000	18.8%	127,078	715,000	3	44,000	5.95%	121,871	715,000
2011	44,000	9.52%	178,018	715,000	4	44,000	5.95%	167,479	715,000
2012	44,000	1.76%	217,696	715,000	5	44,000	5.95%	215,869	715,000
2013	0	7.1%	234,299	715,000	6	0	5.95%	223,172	715,000
2014	0	12.25%	259,167	715,000	7	0	5.95%	232,582	715,000
2015	0	10.15%	282,200	715,000	8	0	5.95%	242,216	715,000
2016	0	0%	279,632	715,000	9	0	5.95%	254,557	715,000
2017	0	8.59%	304,583	715,000	10	0	5.95%	270,216	715,000
2018	0	8.24%	330,608	695,975	11	0	5.95%	286,696	659,987
2019	0	5.18%	348,300	715,000	12	0	5.95%	302,563	629,752
2020	0	0%	347,679	715,000	13	0	5.95%	319,181	597,540
2021	0	12.39%	386,674	715,000	14	0	5.95%	335,116	563,220
2022	0	0%	385,900	715,000	15	0	5.95%	353,831	526,655
2023	0	0%	384,827	715,000	16	0	5.95%	372,372	487,698
2024	0	9.1%	418,476	715,000	17	0	5.95%	391,805	446,192
220,000		6.06%			Tot:	220,000	5.95%		

Needs Reassessment Checklist

Questions	Yes	No
Remember the original purpose of this policy. Have any of those purposes changed at all?	<input type="checkbox"/>	<input type="checkbox"/>
Has your family status changed (marriage, children, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to change the beneficiaries of your policies?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any major changes to you or your family's health?	<input type="checkbox"/>	<input type="checkbox"/>

Have you had or do you expect any major changes to your expenses?	<input type="checkbox"/>	<input type="checkbox"/>
Are your children interested in attending a College/University (if applicable)?	<input type="checkbox"/>	<input type="checkbox"/>
Did you buy a home or business?	<input type="checkbox"/>	<input type="checkbox"/>
Are you looking to make any major capital purchases?	<input type="checkbox"/>	<input type="checkbox"/>
Has there been any major income changes or has there been any inheritance?	<input type="checkbox"/>	<input type="checkbox"/>
Is there anything that you do not understand about your policy?	<input type="checkbox"/>	<input type="checkbox"/>

Additional Services



Additional Services

We have been able to grow substantially through the power of referrals. Can you think of any friends or family that would benefit from the services I provide below? Please share my information with them: Sample Advisor, 000-00-0000, sample@sample.com



Tax Free Retirement

Tax-deferred cash accumulation, tax-free distribution, and tax-free transfer with an Indexed Universal Life (IUL) policy.



Lifetime Income

Protect yourself from the possibility of outliving your assets with guaranteed income for life, as well as protecting your assets against market downturns.



Social Security Maximization

Create a blueprint of your optimal retirement age and decide what strategy to take to maximize your Social Security.



Life Insurance Review

Save significant money or obtain more value and benefits from your other life insurance policies, without changing your lifestyle, by reviewing your policy.

Current Allocation Information and Acknowledgement of Receipt

Allocation Information

Allocation	Percent	Interest Rate
S&P Monthly Sum	50.0 %	10.19 %
S&P Point to Point	50.0 %	8.00 %

Any given year any given index can outperform another, however it is still important to evaluate these allocations to make sure the allocations match to your goals and risk tolerance. If you wish to change your allocations for the current policy year, please complete the change form within 21 days after your Policy Anniversary.

Acknowledgement of Receipt

Insured: Valued Client

Effective Date: 04/28/2007

Carrier: Allianz Life

Policy Number:

This report is intended to be a review of my policy over the last calendar year. The values are taken from the insurance carrier's annual statement, and are compared to the original illustration from the insurance carrier. If I require additional information or clarification on my policy, I can refer to my issued life insurance policy booklet.

I understand that I am personally responsible for the premium amounts that are paid into my policy each year and understand a delay and/or non-payment may affect my plan.

I hereby acknowledge receipt of this annual policy review report.

Client Name

Advisor Name

Date

Date