

RUN INFORCE WEB ILLUSTRATIONS

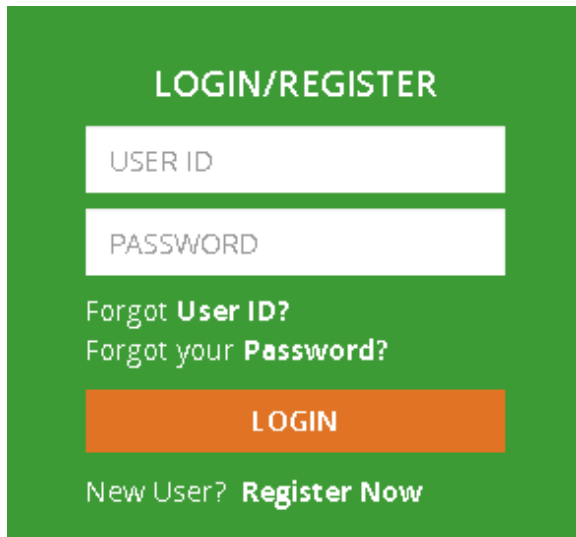
24 x 7

Did you know that you can run inforce illustration for Universal Life and LifeBuilder Policies on the National Life website? (For Ultra, Uniflex and Paragon products please contact the Home Office)

How to generate an illustration

STEP 1

Log into the Agent Portal (www.NationalLife.com)



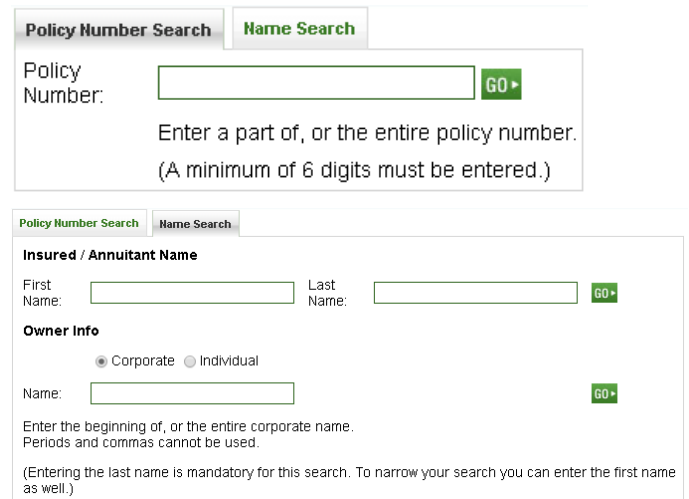
STEP 2

Under **Business Tools**, click on **Inforce Illustrations**



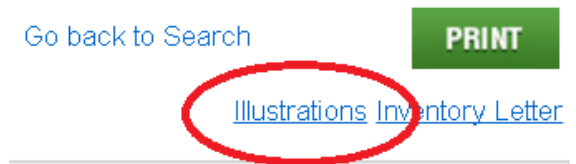
STEP 3

Enter either the **Policy Number** or **Customer's Name**



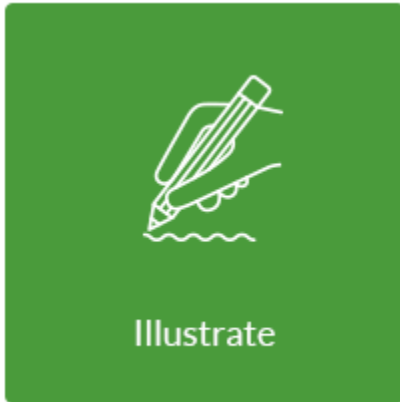
STEP 4

Select the **Illustrations** link (top right)



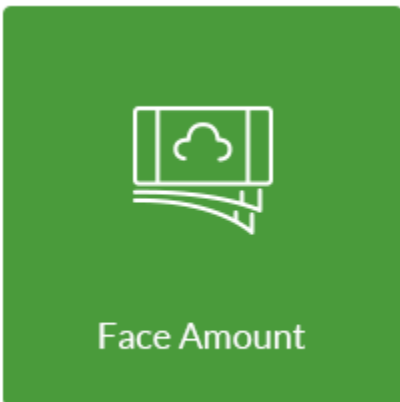
Inforce Web Illustrations (Universal Life)

To run an “As Is” illustration, just select **Illustrate**.

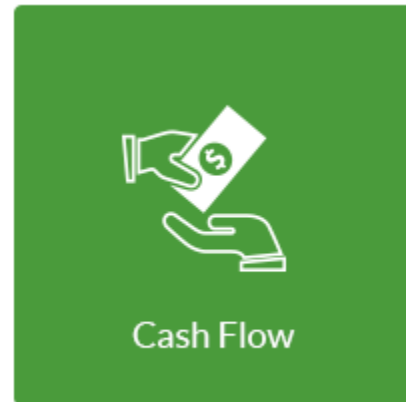


For Universal Life policies, you will be asked to include the Cost of Insurance and Policy Expense Pages. Choose Yes or No. The illustration will be produced. Click on **View Illustration** to view and print. To generate a 2nd illustration for the same policy, click on **Change Current Illustration** and enter the assumptions.

Select **Face Amount** to make changes to the face amount, additional protection benefit, or to change the death benefit option.



Select **Cash Flow** to change premium options assume a withdrawal or loan, repay loan amounts, or assume income options. Specific amounts can be entered or solve features are available.



Select **Strategy & Rates** to make changes to the strategy allocations or to decrease the crediting rate if a lower rate illustration is needed.



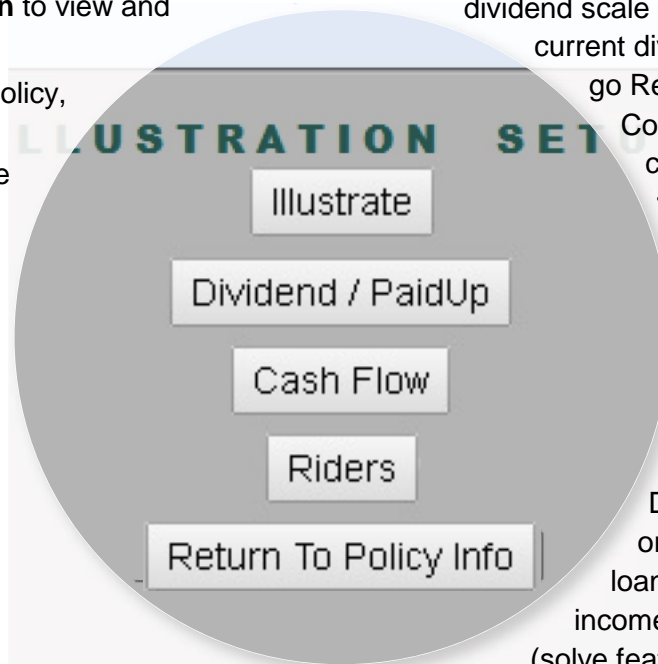
To submit a request for an illustration please forward your request to:
LifeCustomerService@NationalLife.com

Depending on the complexity of the request there will be a
24 – 72 hour turnaround time.

Note: Inforce illustrations do not check to see if assumed changes cause a MEC. If the policy is in the first seven (7) policy years or is within seven (7) years of a material change such as an increase in the Death Benefit you may want to contact the Home Office for assistance when decreasing the Face Amount or increasing the Planned Premium.

Inforce Web Illustrations (LifeBuilder)

To run an “As Is” illustration, just select Illustrate. The illustration will be produced. Click on **View Illustration** to view and print. To generate a 2nd illustration for the same policy, click on **Change Current Illustration** and enter the assumptions.



Other available options include:

- Select **Dividend/Paid Up** to make changes to dividend scale assumptions, current dividend option, or go Reduced Paid Up. Complete pertinent fields; click on **Save and Return to Illustration Set Up** then follow the same steps to illustrate, view and print.
- Select **Cash Flow** to change premium options, include an Excess Premium Dump-In (in the current year) or assume a withdrawal or loan option. Specific income amounts can be entered (solve features are not currently available). Click on **Save & Return** then follow the same steps to illustrate, view and print.
- Select **Riders** to ‘drop’ any Term Rider that is attached to the policy in a specific year. Click on **Save & Return** then follow the same steps to illustrate, view and print.

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