

Welcome to Enight for Producers

Digital Point-of-Sale Tool

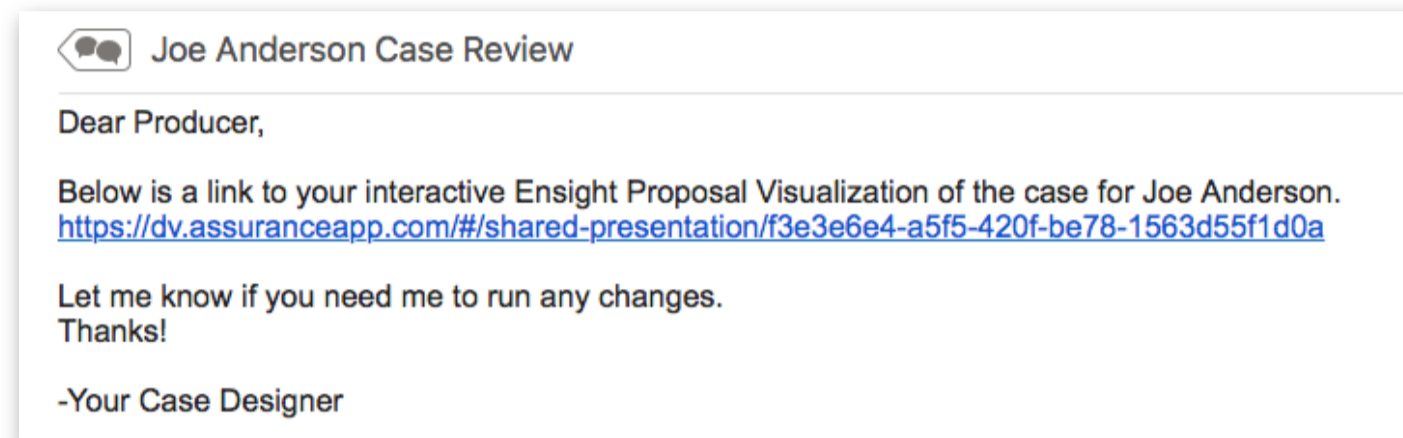


Income / LIRP Scenarios

When showing income on UL products, the focus tends to be on premium in, versus income out, and then net surrender value after the income period is over. Net Surrender IRRs are commonly used to compare plans –

as Net Surrender IRRs cover the return from both income and any net surrender value left in the policies. Death benefit is a secondary consideration, especially in increasing scenarios, and is not shown in the graphs here.

Click the Link



NOTE

- We recommend Google Chrome as the most optimal browser
- Internet Explorer is not compatible with our software

See Spreadsheet

Valued Client
45yr old Male

Year	Carrier A Index UL 1 Preferred Plus				Carrier B Index UL 2 Super Preferred Non-Nicotine				Carrier C Index UL 3 Preferred Select			
	Grd. Planned Premium	Non-Grd. Net Surrender Value	Non-Grd. Net Surrender Value IRR	Cumulative Income	Grd. Planned Premium	Non-Grd. Net Surrender Value	Non-Grd. Net Surrender Value IRR	Cumulative Income	Grd. Planned Premium	Non-Grd. Net Surrender Value	Non-Grd. Net Surrender Value IRR	Cumulative Income
5	\$10,000	\$41,955	-5.79%	\$0	\$10,000	\$42,528	-5.35%	\$0	\$10,000	\$42,774	-5.16%	\$0
10	\$10,000	\$113,892	2.35%	\$0	\$10,000	\$118,709	3.10%	\$0	\$10,000	\$114,638	2.47%	\$0
15	\$10,000	\$213,454	4.29%	\$0	\$10,000	\$225,700	4.95%	\$0	\$10,000	\$210,400	4.12%	\$0
20	\$10,000	\$348,075	5.02%	\$0	\$10,000	\$377,434	5.72%	\$0	\$10,000	\$340,496	4.83%	\$0
25	\$0	\$315,408	5.45%	\$137,574	\$0	\$369,283	6.08%	\$132,885	\$0	\$317,589	5.20%	\$119,960
30	\$0	\$273,535	5.67%	\$275,147	\$0	\$358,926	6.25%	\$265,770	\$0	\$291,612	5.40%	\$239,920
35	\$0	\$230,761	5.86%	\$412,721	\$0	\$343,232	6.33%	\$398,655	\$0	\$259,112	5.53%	\$359,880
40	\$0	\$188,739	6.04%	\$550,294	\$0	\$315,633	6.36%	\$531,540	\$0	\$212,051	5.59%	\$479,840
45	\$0	\$147,662	6.20%	\$687,868	\$0	\$263,543	6.35%	\$664,425	\$0	\$141,119	5.61%	\$599,800
50	\$0	\$117,793	6.36%	\$825,442	\$0	\$179,570	6.32%	\$797,310	\$0	\$40,435	5.60%	\$719,760

Illustration Link

1 Compare Cumulative Income Year 40

Interact with Graph

1 Click on Cumulative Income

2 Compare Cumulative Income across plans

3 Click and drag the PIN to see income across years

