



An Analysis Of Life Insurance Prepared For:

Mr. & Mrs. Valued Client

Survivorship Universal Life

Solve for Annual Premium using a \$5,000,000 Death Benefit at Specified UW Class

Non-NY

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>John Hancock</i>	Current Assumption-SUL - 4.85% Crediting Rate	\$84,105	Age 90	9.53%	Std. NS - Both Insureds
<i>John Hancock</i>	Current Assumption-SUL - 3.85% Crediting Rate	\$94,225	Age 90	8.59%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>John Hancock</i>	Indexed-SUL - 5% RoR	\$88,782	Age 91	9.08%	Std. NS - Both Insureds
<i>Prudential</i>	Indexed-SUL - 5% RoR	\$92,256	Age 96	8.76%	Std. NS - Both Insureds
<i>Pacific Life</i>	Indexed-SUL - 4.94% RoR	\$95,936	Age 98	8.44%	Std. NS - Both Insureds
<i>Nationwide</i>	Indexed-SUL - 5% RoR	\$96,425	Age 79	8.40%	Std. NS - Both Insureds
<i>Prudential</i>	Indexed-SUL - 4% RoR	\$105,587	Age 103	7.64%	Std. NS - Both Insureds
<i>John Hancock</i>	Indexed-SUL - 4% RoR	\$106,789	Age 94	7.55%	Std. NS - Both Insureds
<i>Pacific Life</i>	Indexed-SUL - 4% RoR	\$107,447	Age 101	7.50%	Std. NS - Both Insureds
<i>Nationwide</i>	Indexed-SUL - 4% RoR	\$108,508	Age 81	7.41%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Equitable</i>	Variable-SUL - 6% RoR	\$75,402	Age 87	10.42%	Std. NS - Both Insureds
<i>Equitable</i>	Variable-SUL - 5% RoR	\$86,017	Age 88	9.34%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Lincoln</i>	Guaranteed-SVUL	\$89,604	Lifetime	9.01%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SVUL	\$99,824	Lifetime	8.11%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SUL	\$100,194	Lifetime	8.08%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Mass Mutual</i>	Survivorship-WL	\$183,900	Lifetime	2.84%	Std. NS - Both Insureds

New York

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Equitable</i>	Variable-SUL - 6% RoR	\$75,010	Age 87	10.46%	Std. NS - Both Insureds
<i>Equitable</i>	Variable-SUL - 5% RoR	\$85,656	Age 88	9.38%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Prudential</i>	Guaranteed-SVUL	\$98,594	Age 90	8.21%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SUL	\$100,194	Lifetime	8.08%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Mass Mutual</i>	Survivorship-WL	\$183,900	Lifetime	2.84%	Std. NS - Both Insureds

Not valid without accompanying ledgers

Age - A65 / N65 - A65 / N65

Produced on 10/14/2022

BKA Financial

*Please note actual premiums are the result of full medical underwriting. This quote is for estimating purposes only.

All rates/premiums in this quotation summary are a general estimate and should only be considered as a guidepost estimate for planning. After full medical underwriting is complete we will be able to determine and provide your actual premium.

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Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>John Hancock</i>	Current Assumption-SUL - 4.85% Crediting Rate	\$119,837	Age 90	11.99%	Std. NS - Both Insureds
<i>John Hancock</i>	Current Assumption-SUL - 3.85% Crediting Rate	\$131,162	Age 91	10.98%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>John Hancock</i>	Indexed-SUL - 5% RoR	\$124,132	Age 93	11.60%	Std. NS - Both Insureds
<i>Prudential</i>	Indexed-SUL - 5% RoR	\$124,135	Age 97	11.60%	Std. NS - Both Insureds
<i>Pacific Life</i>	Indexed-SUL - 4.94% RoR	\$126,272	Age 98	11.41%	Std. NS - Both Insureds
<i>Pacific Life</i>	Indexed-SUL - 4% RoR	\$137,969	Age 100	10.41%	Std. NS - Both Insureds
<i>Prudential</i>	Indexed-SUL - 4% RoR	\$138,020	Age 102	10.41%	Std. NS - Both Insureds
<i>Nationwide</i>	Indexed-SUL - 5% RoR	\$143,138	Age 75	9.99%	Std. NS - Both Insureds
<i>John Hancock</i>	Indexed-SUL - 4% RoR	\$143,928	Age 95	9.93%	Std. NS - Both Insureds
<i>Nationwide</i>	Indexed-SUL - 4% RoR	\$155,769	Age 80	9.03%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Equitable</i>	Variable-SUL - 6% RoR	\$109,877	Age 88	12.96%	Std. NS - Both Insureds
<i>Equitable</i>	Variable-SUL - 5% RoR	\$121,948	Age 89	11.80%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Lincoln</i>	Guaranteed-SVUL	\$127,932	Lifetime	11.26%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SUL	\$140,529	Lifetime	10.20%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SVUL	\$162,597	Lifetime	8.54%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Mass Mutual</i>	Survivorship-WL	\$243,250	Lifetime	3.84%	Std. NS - Both Insureds

New York

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Equitable</i>	Variable-SUL - 6% RoR	\$108,841	Age 88	13.06%	Std. NS - Both Insureds
<i>Equitable</i>	Variable-SUL - 5% RoR	\$120,980	Age 89	11.89%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Prudential</i>	Guaranteed-SUL	\$140,529	Lifetime	10.20%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SVUL	\$163,410	Age 90	8.49%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Mass Mutual</i>	Survivorship-WL	\$243,250	Lifetime	3.84%	Std. NS - Both Insureds

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Age - A70 / N70 - A70 / N70

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Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>John Hancock</i>	Current Assumption-SUL - 4.85% Crediting Rate	\$169,830	Age 91	19.02%	Std. NS - Both Insureds
<i>John Hancock</i>	Current Assumption-SUL - 3.85% Crediting Rate	\$182,579	Age 92	17.77%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Prudential</i>	Indexed-SUL - 5% RoR	\$169,035	Age 97	19.10%	Std. NS - Both Insureds
<i>John Hancock</i>	Indexed-SUL - 5% RoR	\$171,923	Age 94	18.81%	Std. NS - Both Insureds
<i>Pacific Life</i>	Indexed-SUL - 4.94% RoR	\$175,437	Age 99	18.46%	Std. NS - Both Insureds
<i>Prudential</i>	Indexed-SUL - 4% RoR	\$180,017	Age 99	18.01%	Std. NS - Both Insureds
<i>Pacific Life</i>	Indexed-SUL - 4% RoR	\$187,612	Age 102	17.30%	Std. NS - Both Insureds
<i>John Hancock</i>	Indexed-SUL - 4% RoR	\$193,541	Age 96	16.76%	Std. NS - Both Insureds
<i>Nationwide</i>	Indexed-SUL - 5% RoR	\$215,618	Age 80	14.88%	Std. NS - Both Insureds
<i>Nationwide</i>	Indexed-SUL - 4% RoR	\$228,651	Age 80	13.86%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Equitable</i>	Variable-SUL - 6% RoR	\$150,089	Age 88	21.16%	Std. NS - Both Insureds
<i>Equitable</i>	Variable-SUL - 5% RoR	\$163,857	Age 89	19.64%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Lincoln</i>	Guaranteed-SVUL	\$174,104	Lifetime	18.49%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SUL	\$189,734	Lifetime	17.10%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SVUL	\$193,890	Lifetime	16.72%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Mass Mutual</i>	Survivorship-WL	\$318,700	Lifetime	8.05%	Std. NS - Both Insureds

New York

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Equitable</i>	Variable-SUL - 6% RoR	\$150,089	Age 88	21.16%	Std. NS - Both Insureds
<i>Equitable</i>	Variable-SUL - 5% RoR	\$163,857	Age 89	19.64%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Prudential</i>	Guaranteed-SUL	\$189,734	Lifetime	17.10%	Std. NS - Both Insureds
<i>Prudential</i>	Guaranteed-SVUL	\$199,340	Age 90	16.24%	Std. NS - Both Insureds

Carrier	Product	Annual Premium	Guarantee Period	IRR at Age 85	UW Class*
<i>Mass Mutual</i>	Survivorship-WL	\$318,700	Lifetime	8.05%	Std. NS - Both Insureds

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