

# Comprehensive Analysis & Review (CAR) Case Studies

The following depicts real-life scenarios of how financial professionals utilized the CAR program to uncover new opportunities to enhance their clients' life insurance plans.

## CASE STUDY 1

**Profile:** Female – Age 55 – Preferred Health

### In-Force Policy Information

6 total policies issued from 1995 – 2015:  
Principal, VOYA, Liberty National – adjustable life and universal life

- Total Death Benefit: \$747,345
- Total Premium: \$12,135
- Cash Surrender Value: \$84,000

### Concern

Two policies totaling \$300,000 were projected to lapse within 10 years under current assumptions

### New Opportunity

By combining all the policies with the \$84,000 1035 exchange and a preferred health rating, our team could offer \$750,000 of guaranteed coverage with an annual premium of \$4,425

### Results

- 64% reduction in premium
- Full \$750,000 death benefit is guaranteed for life
- Target \$9,495

## CASE STUDY 2

**Profile:** Female – Age 40 – Preferred Health

### In-Force Policy Information

1 policy issued in 2016: LSW-indexed universal life

- Total Death Benefit: \$1,568,240
- Total Premium: \$12,000
- Cash Surrender Value: \$28,930

### Concern

The policy had a guarantee to age 73 and was projected to age 94 under current assumptions

### New Opportunity

By comparing the current death benefit, current cash value, and preferred health rating, our team could offer the same \$1,568,240 death benefit with an annual premium of \$8,460

### Results

- 30% reduction in premium
- Full \$1,568,240 death benefit is guaranteed for life
- Target \$9,250

### CASE STUDY 3

Profile: Male – Age 65 – Preferred Health

#### In-Force Policy Information

1 policy issued in 1994: MetLife

- Total Death Benefit: \$568,868
- Total Premium: \$0
- Cash Surrender Value: \$277,466

#### Concern

The policy was on premium offset using the annual dividend to pay the premium with the excess to purchase paid-up additions

#### New Opportunity

By evaluating the projected growth of whole life to new guaranteed options, our team could offer a \$681,972 level death benefit with zero premium and a lifetime guarantee

#### Results

- 20% increase in death benefit
- Full \$681,972 death benefit is guaranteed for life
- Target \$18,284

### CASE STUDY 4

Profile: Male – Age 45 – Preferred Health

#### In-Force Policy Information

1 policy issued in 2011: Northwestern Mutual – whole life

- Total Death Benefit: \$3,411,872
- Total Premium: \$0
- Cash Surrender Value: \$975,000

#### Concern

The policy was in a reduced paid-up status

#### New Opportunity

By evaluating the projected growth of the whole life to new products, our team could offer \$8,000,000 with no future premiums

#### Results

- 134% increase in death benefit
- The total \$8,000,000 is projected for lifetime
- Target \$101,411

***Ready to leverage our CAR experts to present new opportunities to your clients?  
Connect with us today. (800) 527-1155***

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