

Illustrations

Life insurance, disability,
long-term care and annuities.
Product detail. Clear decisions.



The decision behind the illustration

Help advisers explain protection, policy values, care benefits and retirement income with a traceable calculation.

Customer understanding

Show what the customer pays, what the contract promises and how outcomes change under different assumptions.

Distribution productivity

Carry verified case information into the calculation and reduce repeated data entry during revisions.

Insurer accountability

Keep each output linked to the product version, calculation inputs, disclosures and approving person.

Inside AegisNow Illustrations

Choose the part of the story that matters to your team.

01 / Product scope

Life, income protection, care and retirement.

03 / Protection reports

Disability income and long-term care.

05 / AI and integration

Explain verified calculations; preserve human review.

02 / Life reports

Whole Life, UL, VUL and IUL.

04 / Annuity reports

Fixed, indexed and variable annuities.

06 / Delivery and controls

Product approvals, reporting and a six-week MVP.

Four distinct life insurance models

AegisNow connects product rules, assumptions and report output for each policy family.

Product	Calculation focus	Decision to explain
Whole Life	Guaranteed schedule + dividends	Base guarantees versus paid-up additions
Universal Life (UL)	Crediting, charges, flexible premiums	Funding sufficiency and lapse risk
Variable UL (VUL)	Subaccounts, market returns, fees	Investment exposure and policy charges
Indexed UL (IUL)	Index segments, caps, participation	Credited interest versus policy value

Coverage map for configuration. It does not assert availability of every carrier product or jurisdiction.

Protection and retirement illustrations

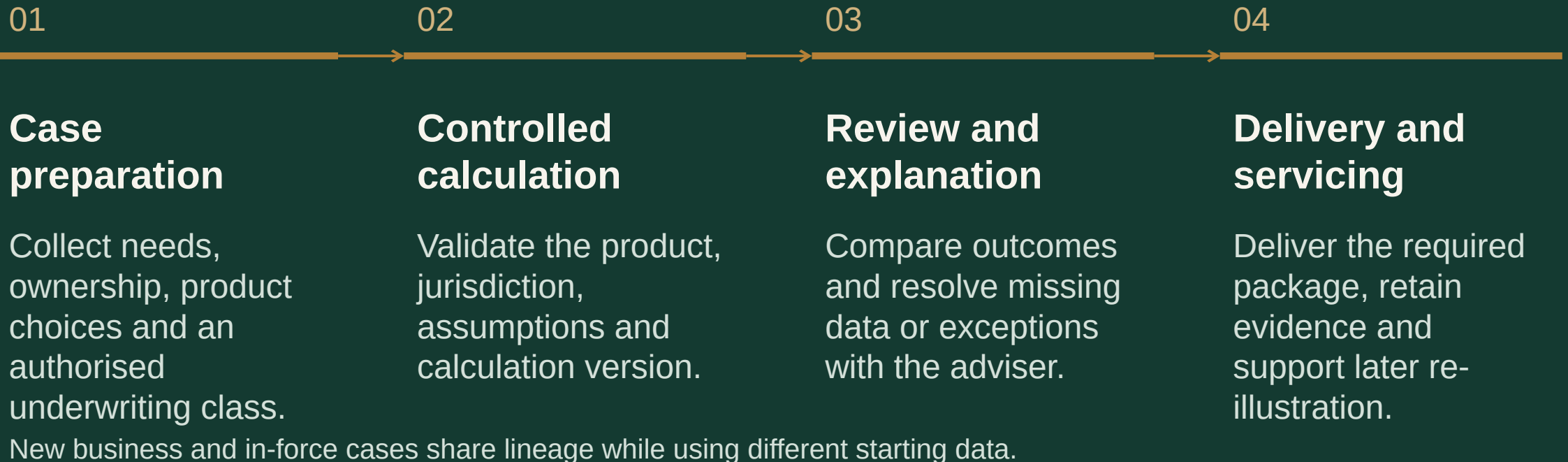
Benefits and cash flows must follow the product contract, rather than a shared generic projection.

Product	Report must show	Main customer question
Disability insurance	Waiting period, benefit duration, income gap	How much income is replaced?
Long-term care insurance	Care eligibility, limits, benefit pool	How much eligible care is funded?
Annuities	Account, surrender and income values	What can I withdraw or receive?

Capability design: carrier product rules and approvals determine production output.

The illustration lifecycle

One case record follows the work from a customer need to a retained version.



Two engines, one governed case

Approved actuarial logic produces the values. AI helps people prepare and interpret the result.

Approved calculation service

Product formula and rate tables

Versioned assumptions and rounding

Deterministic ledger and benefits

AI assistance

Extract case facts with provenance

Propose approved scenario requests

Explain returned figures with citations

Shared case record, human approval and an immutable output version

AI-generated narrative never changes a contractual guarantee or substitutes for the authorised calculation engine.

The input contract

An illustration cannot be more reliable than its product and case data.

Input domain	Required context	Release check
Customer and case	Owner, insured, age basis, needs	Consent, completeness and identity
Product and rider	Form, effective date, jurisdiction	Eligibility and approved combination
Financial assumptions	Premium dates, credits, charges	Permitted range and dated source
Existing policy	Values, loans, transactions, status	Reconcile to policy administration

Term and permanent life

A clear comparison explains the customer commitment as well as the protection.

Term life

Display the coverage term, premium schedule and renewal or conversion provisions. Focus on protection and premium commitments.

Whole life

Separate contractual premiums and guarantees from participating benefits that depend on future dividends.

Universal life

Explain how premium timing, insurance charges and credited interest affect values and continuation of cover.

Use the actual contract and insurer-approved calculation basis for any customer illustration.

Whole life and dividend choices

The same approved dividend scale can support different customer elections.

Customer choices to illustrate

Take dividends as cash

Apply dividends to premiums

Buy paid-up additions where available

AegisNow comparison output

Show the effect on premium outlay and benefits

Identify guaranteed and non-guaranteed columns

Explain how a lower dividend scale changes the plan

Dividends depend on the policy and insurer experience. They are not guaranteed.

Whole Life: the case behind the report

Sample WL-01 • Age 40 • \$500,000 base death benefit • Hypothetical 20-pay contract.

Contract assumptions

\$8,000 annual premium for 20 years;
\$160,000 total scheduled outlay.

No loans, withdrawals or riders in this example.

The base guarantee schedule is fictional, supplied solely for this demonstration.

What AegisNow explains

Separate base cash values from the illustrated dividend scale.

Show dividends purchasing paid-up additions and increasing benefits.

Retain a zero-dividend comparison: current dividends are not guaranteed.

Whole Life • sample policy-value report

WL-01 • All values USD thousands • Premiums stop after year 20 under this fictional contract.

Year	Cumulative premium	Base cash guarantee*	Illustrated total cash	Illustrated death benefit
1	8	0	0	500
5	40	25	28	515
10	80	62	73	540
20	160	155	190	620
30	160	210	292	735

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Anatomy of a policy-value ledger

A small reconciliation makes a complex life illustration easier to explain.

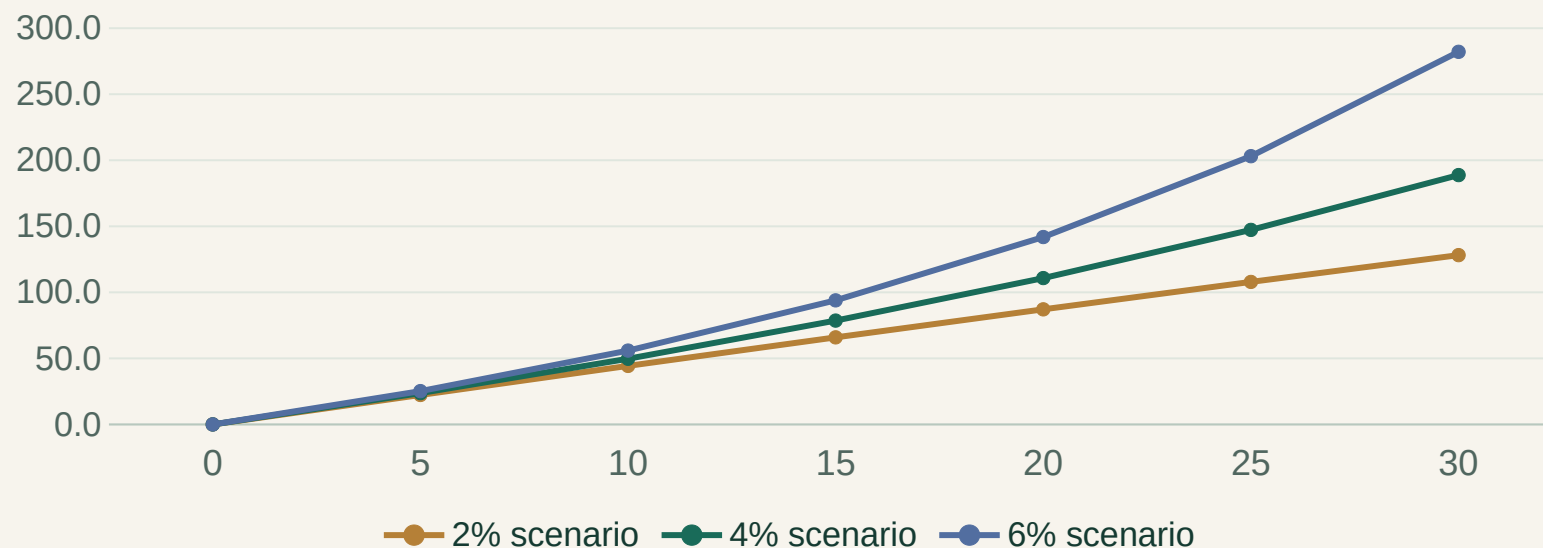
Illustrative annual movement	Amount (USD)	Calculation context
Opening account value	50,000	Before the year's premium
Premium after 5% load	5,700	6,000 premium less 300 load
Insurance and admin charges	(1,700)	Synthetic combined annual charges
Interest and closing value	2,160 / 56,160	$4\% \times 54,000 / 54,000 + 2,160$

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

Life values respond to assumptions

AegisNow can compare a permitted base case with a defined downside scenario.

Account value, USD thousands / policy year



Same premium

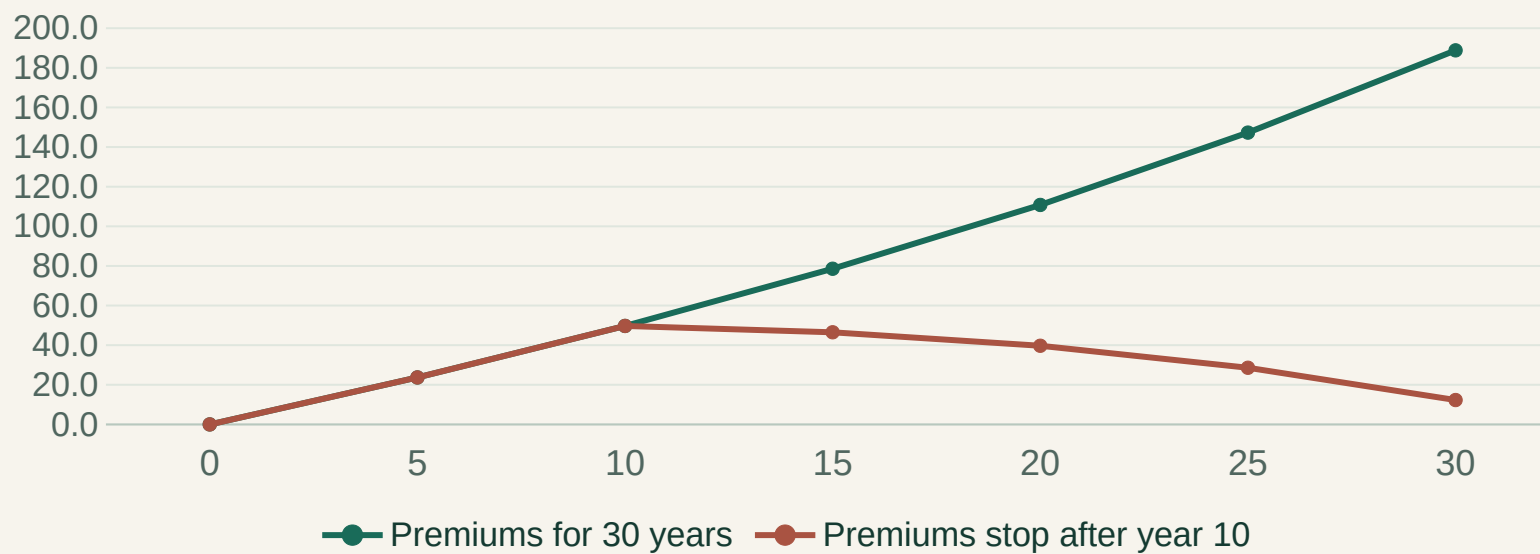
Different crediting assumptions

The curves show sensitivity, not three guarantees.

A premium interruption changes the path

The adviser can compare a funding change before it becomes a servicing problem.

Account value, USD thousands / policy year



Funding matters

Premiums stop after year 10

The lower projected value prompts a review of future funding and coverage conditions.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

Universal Life: funding is a decision

Sample UL-01 • Age 40 • \$500,000 level death benefit • \$6,000 annual premium.

Transparent assumptions

5% premium load; annual charge of \$1,200 + \$100 × policy year.

Annual 4% and 2% crediting scenarios; neither is a contractual guarantee.

No loans or withdrawals. The demonstration uses annual rather than monthly timing.

AegisNow report controls

Show account value separately from net surrender value.

Test premium interruptions against actual charges and lapse rules.

Add the approved minimum-credit / maximum-charge ledger for a real product.

Universal Life • sample funding report

UL-01 • Values in USD • Surrender charge: $\max(0, \$5,000 - \$500 \times \text{policy year})$.

Year	Premium paid to date	Account 4% scenario	Account 2% scenario	Surrender 4% scenario
1	6,000	4,576	4,488	76
5	30,000	23,703	22,315	21,203
10	60,000	49,724	44,299	49,724
20	120,000	110,841	87,130	110,841
30	180,000	188,824	128,172	188,824

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Variable Universal Life: expose the risk

Sample VUL-01 • Age 40 • \$500,000 level death benefit • \$6,000 annual premium.

Investment choice

Model subaccount allocations, rebalancing and investment returns using product-specific assumptions.

All charges visible

This example deducts a 5% premium load, annual policy charges and a 1% annual investment fee.

Human review

Show loss scenarios, lapse exposure and prospectus context. AI explains approved results; it does not promise returns.

Variable UL • sample investment report

VUL-01 • USD account values after modeled charges • 0%, 4% and 8% are gross return assumptions.

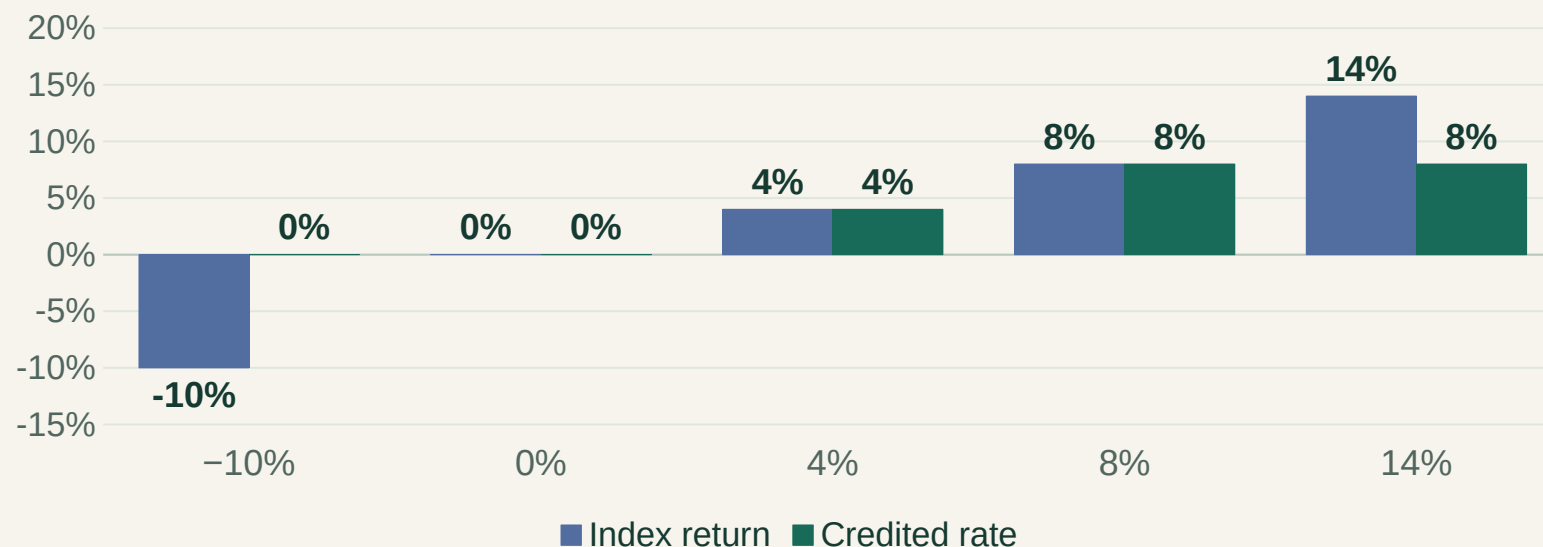
Year	Premium paid to date	0% gross scenario	4% gross scenario	8% gross scenario
1	6,000	4,059	4,221	4,384
5	30,000	18,913	21,333	24,024
10	60,000	34,473	43,286	54,523
20	120,000	56,184	89,451	146,261
30	180,000	66,352	139,471	310,663

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Indexed UL crediting mechanics

A cap and participation rate translate an index movement into a policy credit.

One-year return or credit, percentage



8% cap

**100% participation /
0% floor**

Charges can still reduce policy value when the credited rate is zero.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

Indexed UL illustration controls

An indexed-credit example and a permitted illustrated scale serve different purposes.

Scale validation

Apply the relevant AG 49-A provisions to indexed life illustrations, including rate constraints and alternate-scale requirements.

Loan presentation

Keep policy-loan assumptions within the applicable constraints and make borrowing effects understandable.

Actuarial release

Route the product and scale to the insurer's illustration actuary and compliance owner before distributor release.

Indexed UL: connect credits to the ledger

Sample IUL-01 • An in-force account starts at \$50,000; annual premium is \$6,000.

Segment assumptions

One-year point-to-point index method, excluding dividends.

80% participation, 10% cap, 0% floor; held fixed for this teaching scenario.

Net premium \$5,700; annual charges rise from \$1,700 to \$2,100.

Report interpretation

The index return and credited rate are different fields.

A 0% interest floor does not protect the account from policy charges.

Production illustrations use approved scales and applicable AG 49-A controls.

Indexed UL • sample segment report

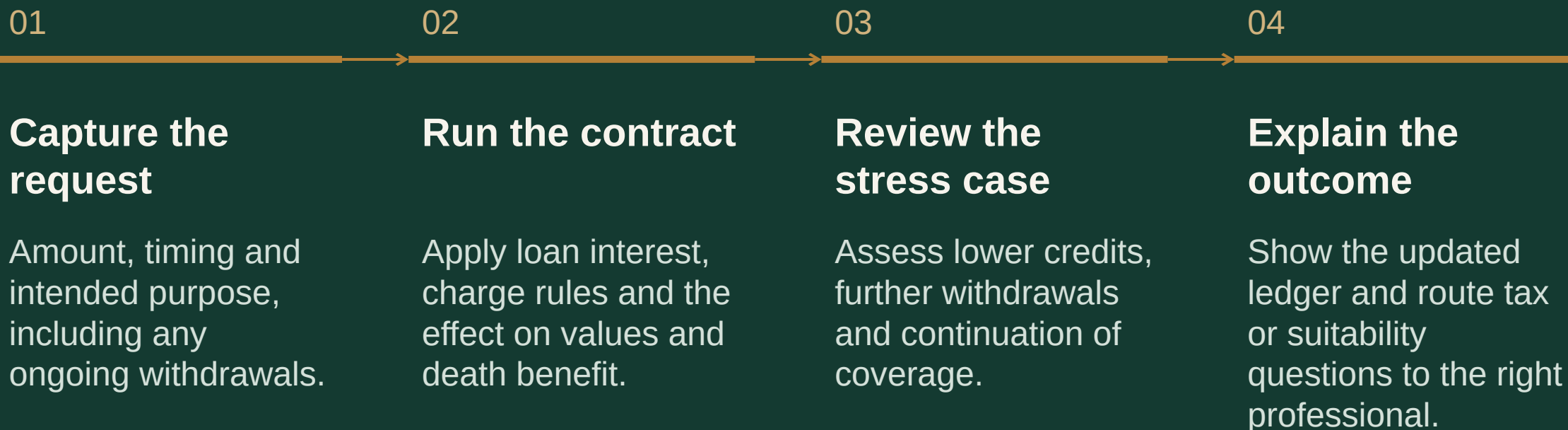
IUL-01 • Values USD • Hypothetical index sequence; not a market forecast or authorised sales scale.

Year	Index return	Credited rate	Policy charges	Closing account
1	-12%	0.0%	1,700	54,000
2	8%	6.4%	1,800	61,606
3	20%	10.0%	1,900	71,946
4	0%	0.0%	2,000	75,646
5	6%	4.8%	2,100	83,050

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Loans, withdrawals and benefit changes

AegisNow can connect a customer request to a complete policy impact review.



The calculation includes outstanding debt and surrender terms. Tax treatment requires case-specific review.

In-force re-illustration

Servicing starts with the policy that exists today.

Actual position

Reconciled account and surrender values

Loan principal, accrued interest and premium history

Rider status, benefit elections and current charges

Forward-looking comparison

Current continuation and revised premium plans

Permitted alternative assumptions and stress cases

A retained explanation of changes since the last illustration

The conditions behind a guarantee

AegisNow can place the qualifying conditions beside each promised benefit.

Benefit or feature	Condition to evaluate	Customer-facing explanation
No-lapse protection	Premium timing and test balance	Which actions could end protection
Death-benefit guarantee	Coverage, exclusions and policy status	What the contract promises
Rider benefit	Eligibility, election and charge status	What the rider adds and costs
Guaranteed policy values	Contractual basis and payment pattern	Which columns remain guaranteed

Configuration uses carrier-approved definitions. A label alone does not establish a guarantee.

Disability and care: different promises

Two protection products require different eligibility, payment and reporting rules.

Disability income

Replaces eligible lost earnings

Waiting period and occupation definition

Benefit amount, duration and offsets

Long-term care

Funds eligible care under the policy

Care eligibility and elimination period

Monthly limit and remaining benefit pool

AegisNow connects benefit calculations, contract terms and customer needs.

Capability design: carrier product rules and approvals determine production output.

Disability insurance: income continuity

DI-01 • Age 40 • \$10,000 monthly earnings • \$6,000 monthly benefit.

Illustration assumptions

Continuous qualifying total disability for 12 months.

90-day waiting period modeled as three 30-day months; no offsets.

Month-end benefits start in month 4, with no payment delay.

Terms that shape the result

An assumed own-occupation definition and benefit period to age 65.

Actual eligibility, exclusions and partial-disability formulas come from the contract.

Gross figures shown; tax and premiums are excluded.

Disability • sample income-gap report

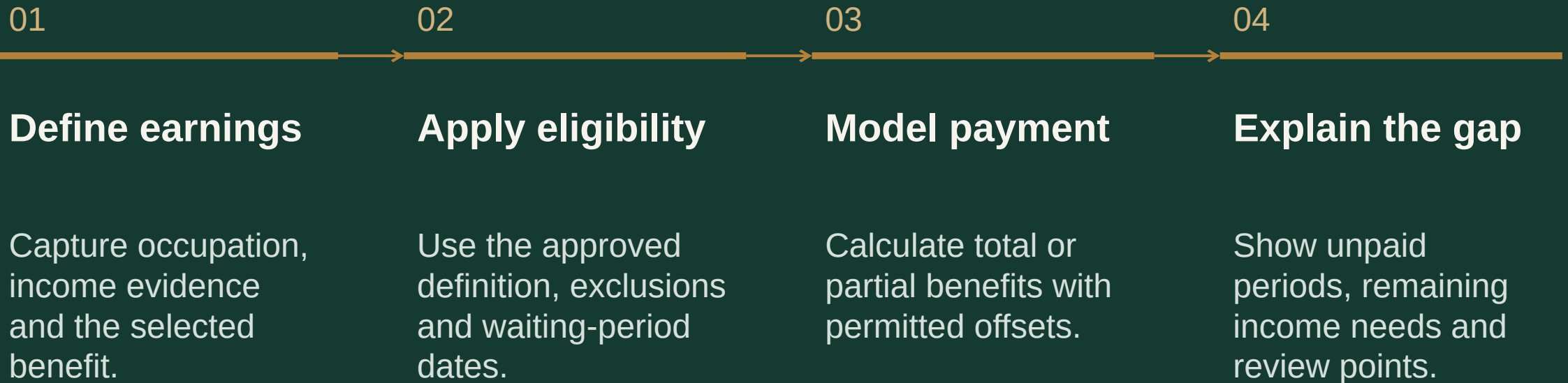
DI-01 • First year of a qualifying disability • USD • \$6,000 per eligible month from month 4.

Period	Lost earnings	Insurance benefit	Unreplaced income
Months 1–3	30,000	0	30,000
Months 4–6	30,000	18,000	12,000
Months 7–9	30,000	18,000	12,000
Months 10–12	30,000	18,000	12,000
Year 1 total	120,000	54,000	66,000

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Disability: from quotation to benefit clarity

AegisNow can explain why the first year differs from a full benefit year.



Adviser and claims review remain responsible for advice and eligibility decisions.

Capability design: carrier product rules and approvals determine production output.

Long-term care: make the benefit pool visible

LTC-01 • Age 60 • \$6,000 monthly limit • \$216,000 initial benefit pool.

Illustration assumptions

Eligible reimbursable care costs \$7,500 each month for 12 months.

90-calendar-day elimination modeled as three 30-day months.

No benefit inflation, premium cost or other reimbursements in this first-year example.

Contract and care checks

Use the contract's care eligibility, assessment and plan-of-care requirements.

Distinguish calendar-day from service-day elimination rules.

Show home or facility coverage, exclusions and the unused pool after each payment.

Long-term care • sample benefit report

LTC-01 • First year of eligible care • USD • Reimbursement capped at \$6,000 per payable month.

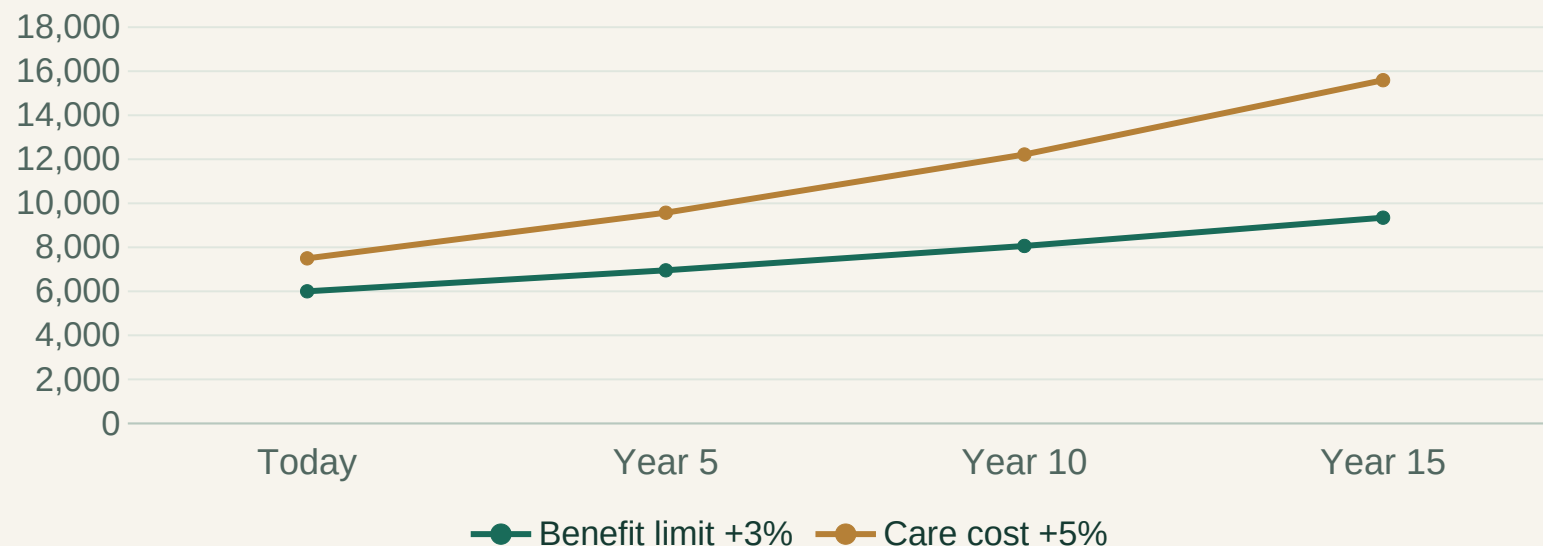
Period	Eligible care cost	Insurer pays	Customer pays	Pool remaining
Months 1–3	22,500	0	22,500	216,000
Months 4–6	22,500	18,000	4,500	198,000
Months 7–9	22,500	18,000	4,500	180,000
Months 10–12	22,500	18,000	4,500	162,000
Year 1 total	90,000	54,000	36,000	162,000

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Care inflation can widen the future gap

LTC-02 • A separate planning scenario before a claim: compare benefit growth with assumed care costs.

USD per month • illustrative compound growth



Different rates

The gap grows

AegisNow shows the effect of inflation options alongside coverage limits.

Annuity illustrations

A clear view of accumulation, access to money and retirement income.

The accumulation decision

How the contract credits value and limits access

The income decision

What payment options mean for the household



Annuities need distinct product models

The illustration changes with the source of return and the form of income.

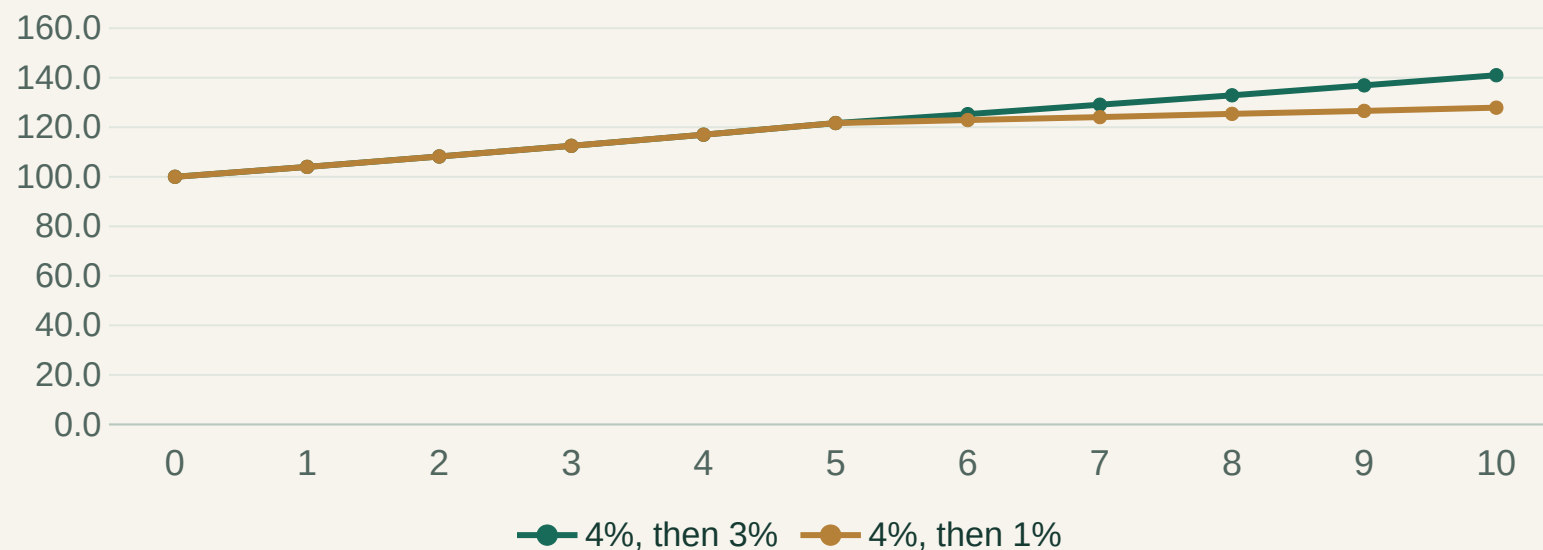
Product design	Customer question	Illustration focus
Fixed deferred	What happens after the initial term?	Guarantee period and renewal assumptions
Fixed indexed	How much index growth reaches me?	Crediting rules and surrender value
Variable / RILA	Which losses remain my responsibility?	Investment or index risk and contract costs
Immediate / deferred income	When and for how long is income paid?	Income options, survivor benefits and terms

Product overview. Annuity coverage and disclosures depend on the actual contract and market.

The renewal assumption is visible

An initial fixed rate does not explain the entire accumulation period.

Accumulation value, USD thousands / contract year



Years 1–5

Hypothetical 4% guaranteed term

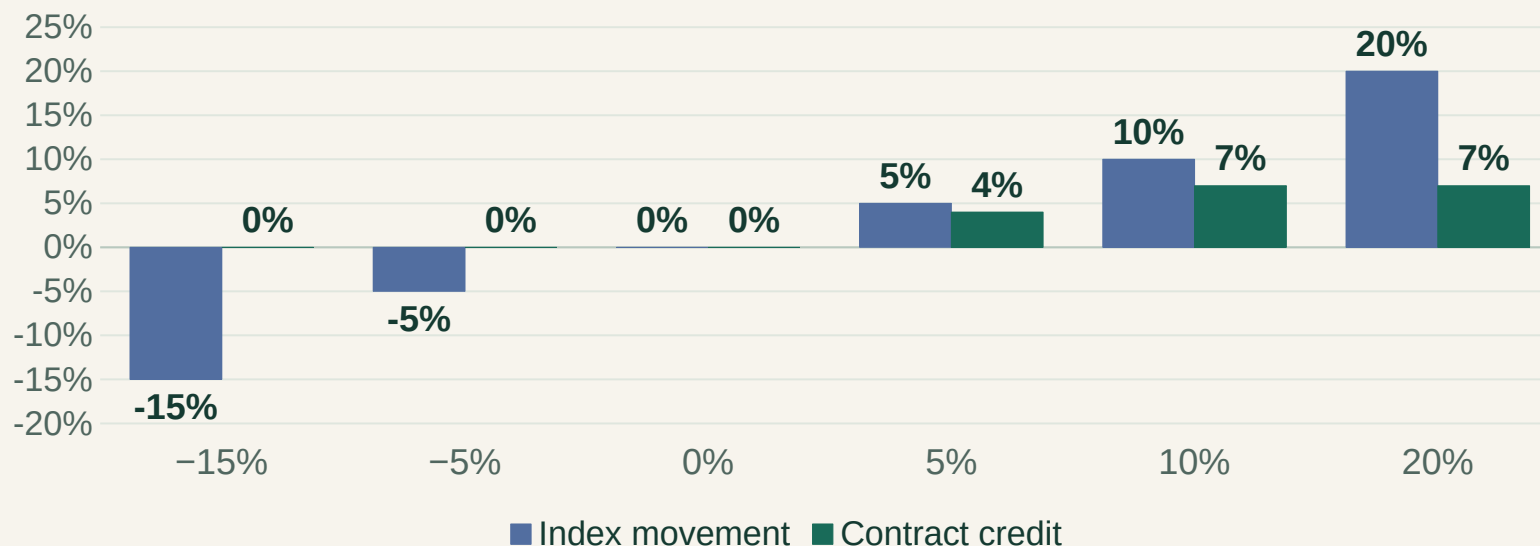
Years 6–10 use alternative renewal assumptions. Surrender terms are separate.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

Fixed indexed annuity crediting

The strategy translates index performance through the contract's participation and cap.

One-year return or credit, percentage



80%
participation
7% cap / 0% crediting floor

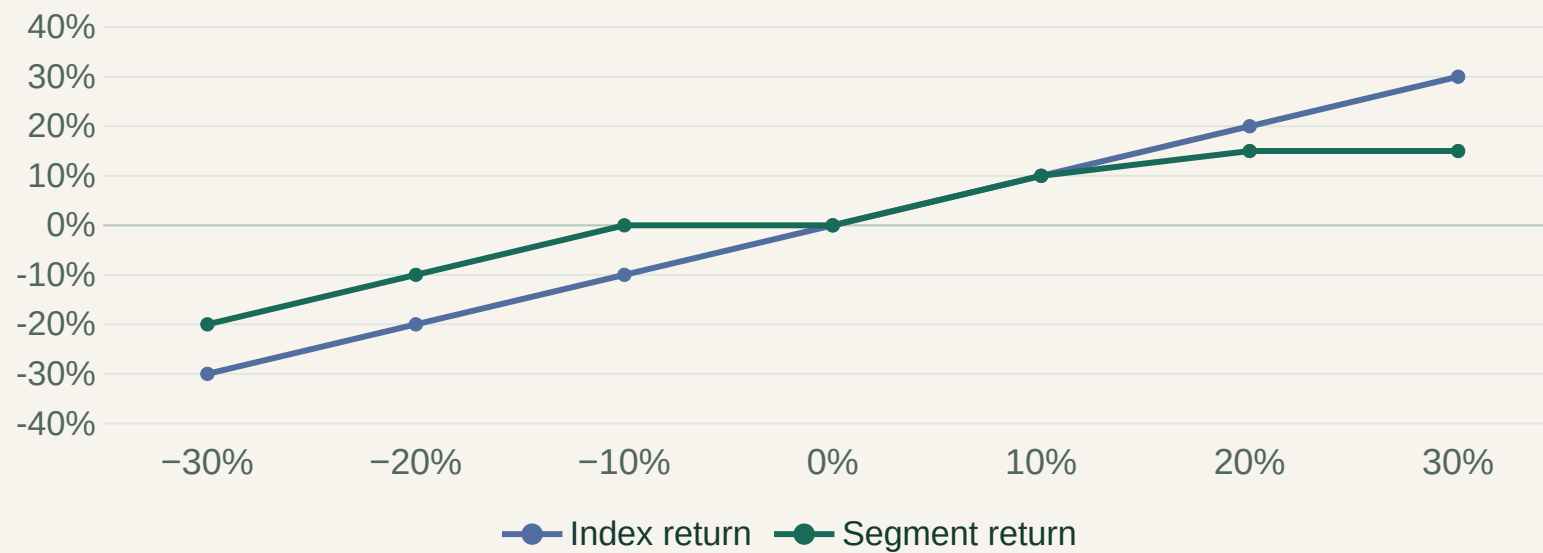
A zero credited rate does not remove rider costs, surrender charges or every source of loss.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

A RILA buffer still leaves downside risk

AegisNow can make a segment payoff understandable before a customer compares outcomes.

Return at segment maturity, percentage



10% buffer

15% upside cap

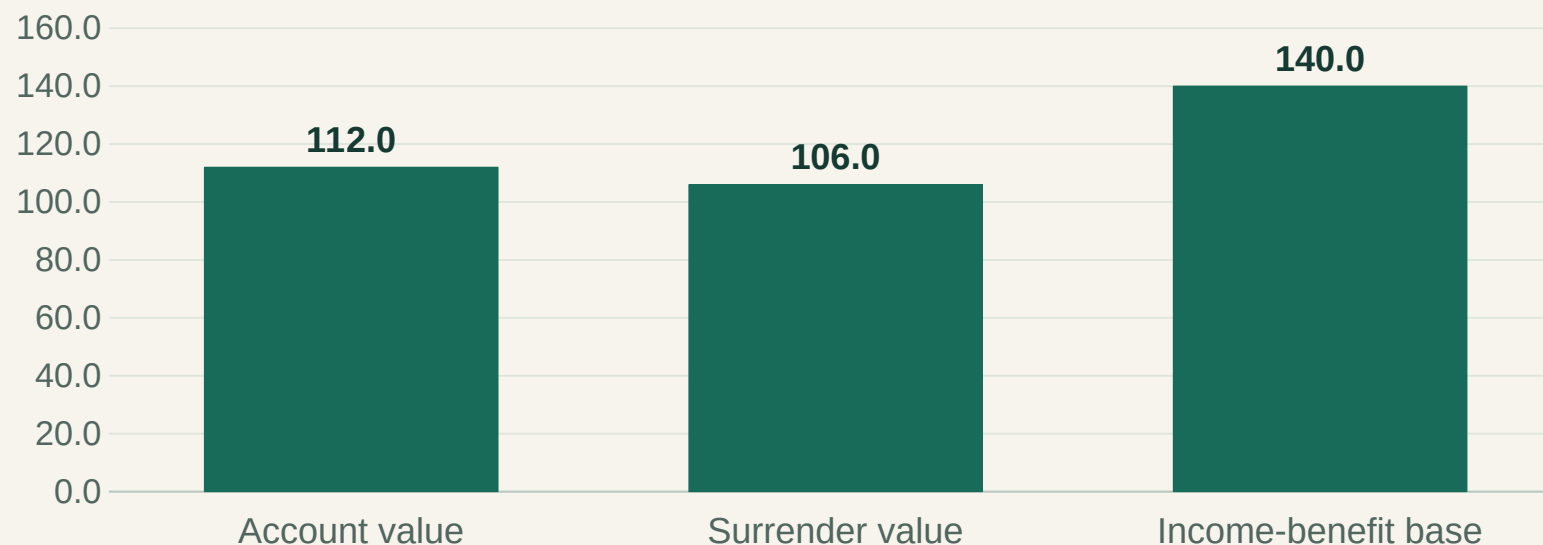
Losses beyond the buffer remain with the customer. Early exits may follow different rules.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

Three values with different meanings

The income-benefit base is a calculation reference, not money available for withdrawal.

USD thousands / same illustrative anniversary



USD 7,000

**Annual rider income
in this example**

5% × 140,000 benefit
base. Conditions and
rider charges still apply.

Income choices change household protection

AegisNow can compare approved quotes on consistent dates and assumptions.

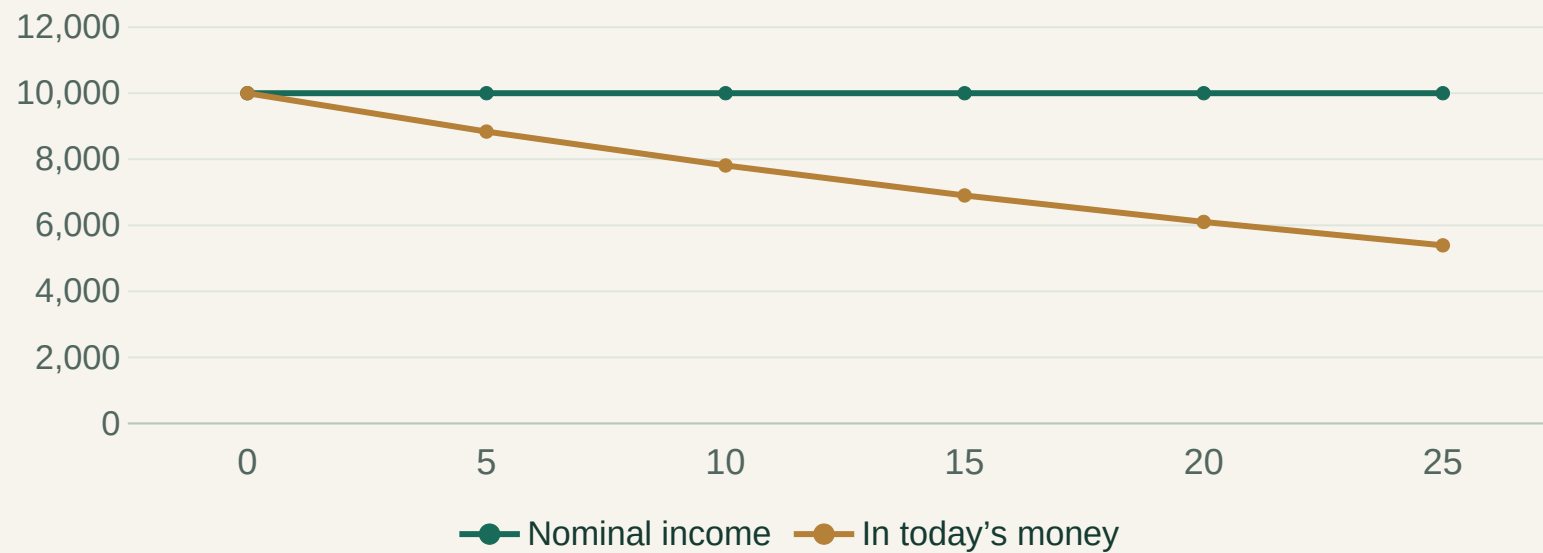
Income option	Payment pattern	Trade-off to explain
Single life	Income while one annuitant lives	Limited continuation after death unless added
Joint and survivor	Income linked to two lives	Survivor percentage and starting payment
Life with period certain	Life income plus a minimum period	Who receives remaining guaranteed payments
Escalating income	Contractual increases over time	Lower initial payment versus later income

Compare actual carrier quotes. Do not imply that every option exists on every product.

Level income loses purchasing power

A retirement illustration can show a customer the difference between nominal and real income.

Annual income, USD / years after income starts



2.5% inflation

An explicit planning assumption

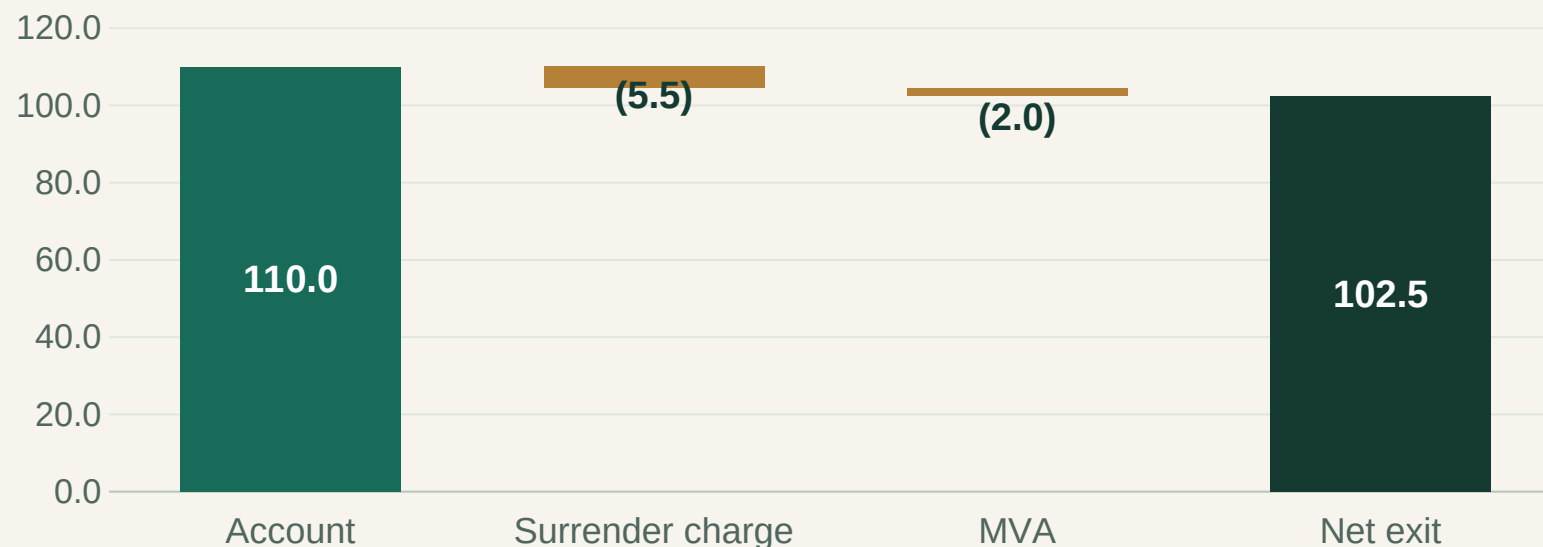
At year 25, USD 10,000 has about USD 5,394 of today's purchasing power.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

The exit value reconciles to the account

AegisNow can expose each deduction rather than hiding the effect in one final number.

USD thousands / hypothetical full surrender



USD 102,500

Net before tax in this example

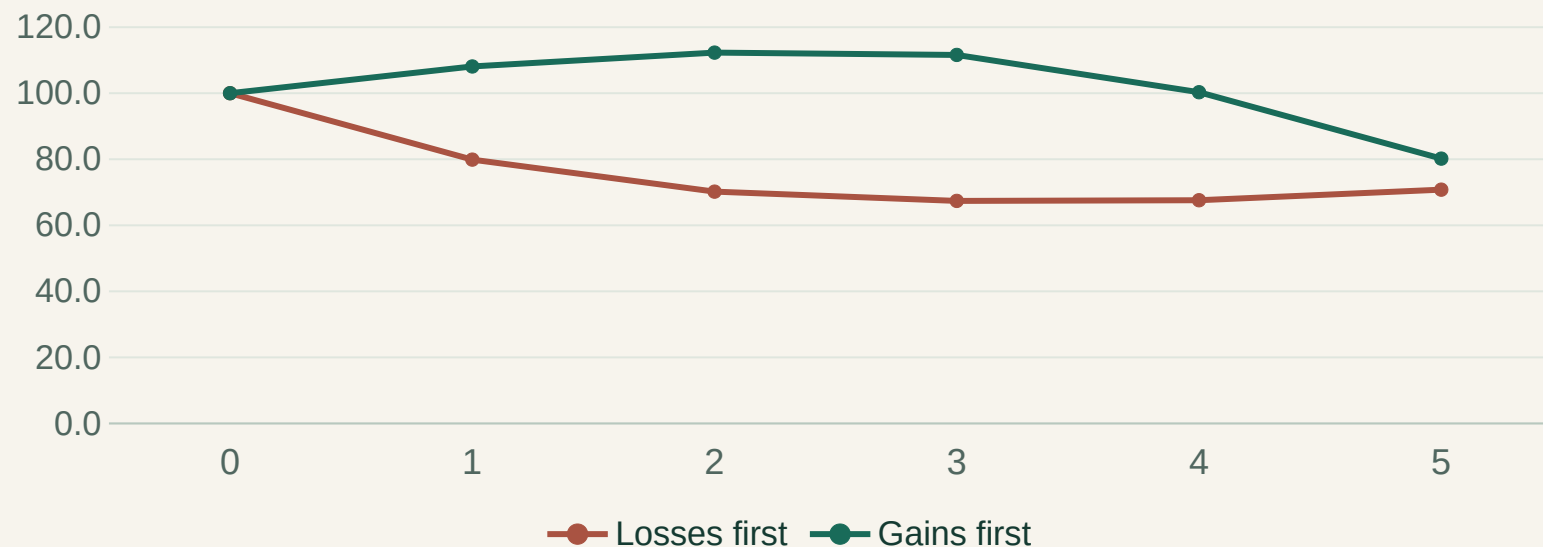
An MVA can be positive or negative. Actual timing and contract terms control the calculation.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

The order of returns matters during withdrawals

AegisNow can explain sequence risk when an approved product supports investment-linked scenarios.

Account value, USD thousands / year



**Same five
returns**

**USD 6,000 withdrawn
each year**

Return order changes the remaining balance. This example excludes income guarantees.

Synthetic teaching example. Not a policy quote, approved illustration or forecast.

Riders and withdrawals need explicit rules

The comparison includes the conditions that can change or end a benefit.

Event	Potential contract effect	AegisNow explanation
Income start date	Different withdrawal percentage	Compare allowed start dates and quoted income
Excess withdrawal	Benefit reduction or termination	Show both account and benefit-base impact
Rider charge	Lower account value over time	Display charge basis and frequency
Death or ownership change	Benefit or eligibility changes	Route the case through product-specific rules

Illustrative configuration requirements. Actual rider terms and carrier approvals determine the result.

Fixed annuity • sample value report

FA-01 • \$100,000 single premium • Fictional 4.5% five-year contract rate • USD.

Year	Opening account	Interest credited	Closing account	Net surrender
1	100,000	4,500	104,500	96,140
2	104,500	4,702	109,202	101,558
3	109,202	4,914	114,117	107,270
4	114,117	5,135	119,252	113,289
5	119,252	5,366	124,618	124,618

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Indexed annuity • sample credit report

FIA-01 • \$100,000 premium • 75% participation / 8% cap / 0% floor • Annual index method.

Year	Index return	Credited rate	Interest credited	Closing account
1	-10%	0.0%	0	100,000
2	6%	4.5%	4,500	104,500
3	18%	8.0%	8,360	112,860
4	0%	0.0%	0	112,860
5	12%	8.0%	9,029	121,889

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

Variable annuity • sample cash-flow report

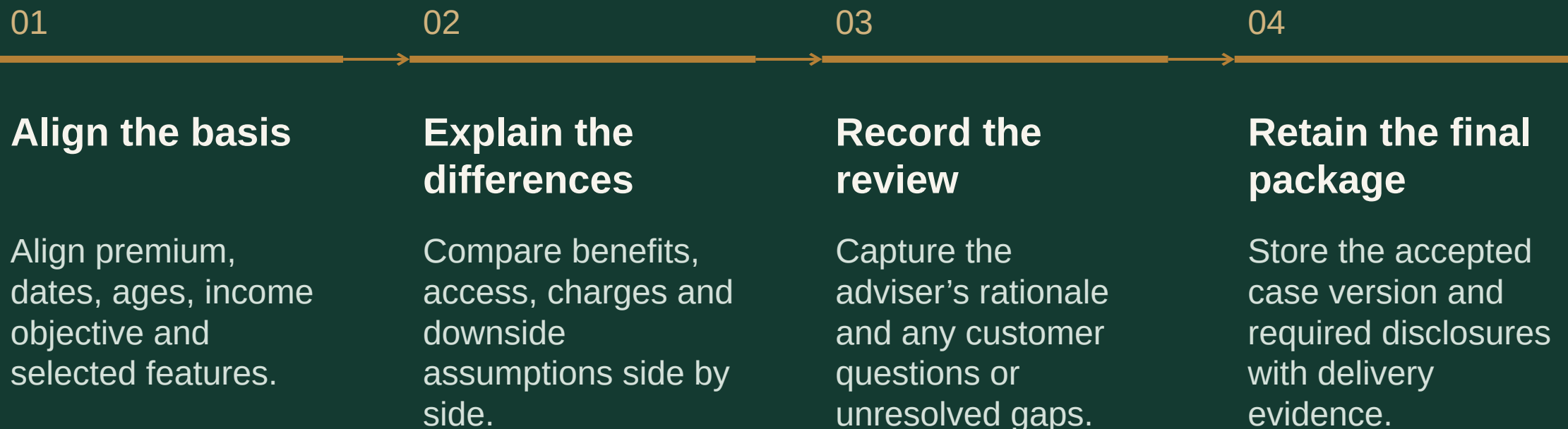
VA-01 • \$100,000 premium • 2% annual charge after returns • \$6,000 year-end withdrawal • USD.

Year	Opening account	Gross return	Annual charge	Withdrawal	Closing account
1	100,000	8%	2,160	6,000	99,840
2	99,840	-12%	1,757	6,000	80,102
3	80,102	10%	1,762	6,000	80,350
4	80,350	6%	1,703	6,000	77,468
5	77,468	4%	1,611	6,000	72,955

SYNTHETIC SAMPLE • USD • Selected report excerpt, not a quote or approved sales illustration.

An adviser comparison with a retained rationale

AegisNow can connect a scenario change to the client discussion and the selected version.



An illustration supports the discussion. Suitability and best-interest obligations still require their own review.

AI grounded in verified calculations

AegisNow can reduce preparation work
and make complex outcomes easier to
explain.

People own the decision

Advisers and authorised reviewers retain approval

The engine owns the numbers

AI cites the returned ledger and approved wording



Six useful AI capabilities

Specific assistance across the illustration workflow.

Fact extraction

Read approved source documents and cite each proposed field.

Scenario preparation

Translate a question into a permitted calculation request.

Narrative drafting

Explain the selected ledger using approved terminology.

Completeness review

Find missing premium dates, product choices or rider elections.

Difference explanation

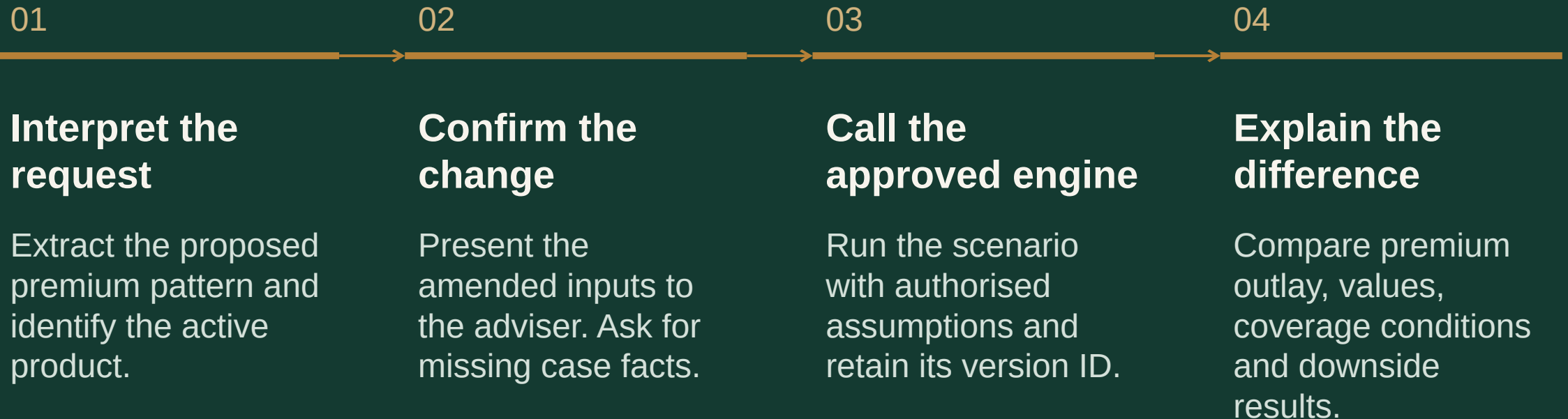
Describe what changed between two calculation versions.

Quality assurance

Flag contradictions, unsupported guarantees and stale documents.

A natural-language request becomes a controlled run

“What changes if this client pays for ten years instead of twenty?”



AI cannot raise an illustrated rate or waive a product rule to achieve a requested outcome.

An explanation grounded in the ledger

A useful narrative names the number, the reason and the limitation.

Approved result fields

Year 10 premium outlay: USD 60,000

Year 10 account value: returned by engine

Guarantee conditions: carrier-approved wording

AI-assisted explanation

“This scenario assumes no premiums after year 10.”

“The projected value depends on the selected non-guaranteed assumptions.”

“Your adviser should explain the separate coverage-guarantee conditions.”

Example wording for review. Use actual returned values and approved product disclosures.

Evidence travels with the explanation

Every material statement can point back to its authoritative source.

Numerical evidence

Case and calculation version

Ledger row and scenario ID

Unit, date and guarantee category

Narrative evidence

Approved product disclosure

Retrieved passage and document version

Reviewer changes and approval

Deliverable PDF + machine-readable evidence record + retained approval

Proposed evidence architecture. Unsupported claims block release rather than silently entering the document.

Integration with existing insurance systems

AegisNow can sit beside the current calculation estate while the insurer modernises.

Existing systems

CRM and adviser portal

Policy admin and in-force values

Actuarial engine and rate tables

AegisNow services

Case and validation orchestration

Scenario comparison and AI explanation

Document delivery and audit record

API adapters connect legacy and modern engines without losing calculation provenance

Integration design. Confirm access, data mapping, performance and ownership during discovery.

API and MCP responsibilities

A structured contract separates a scenario request from permission to deliver it.

Operation	Input / output	Required control
Create scenario	Case ID, product version, cash flows	Authorised caller and permitted parameters
Calculate	Validated inputs / dated ledger	Idempotency and pinned engine version
Explain	Ledger and approved evidence / draft	No invented numeric values
Approve and deliver	Approved version / retained package	Named approver and release permission

Illustrative interface contract, not published endpoint documentation.

Human decisions and sensitive data

The workflow assigns authority before it automates work.

Adviser authority

The adviser confirms the case and explains options. AI assistance does not assume authority to give regulated advice.

Actuarial authority

The insurer approves calculations and scales. Test failures or changed assumptions return to the model owner.

Data protection

Restrict personal and health information, separate test data and apply retention rules to prompts, logs and documents.

US product and jurisdiction routing

The release path depends on the product, the policy date and the state.

Rule family	Relevant scope	AegisNow control design
Model 582	Life illustrations within its scope	Separate guarantees, non-guarantees and versions
AG 49-A	Indexed life illustrations in scope	Validate approved scale and required comparisons
Model 245	Annuity disclosure and illustrations	Select applicable documents and illustration rules
Registered products	SEC / FINRA and state requirements	Use the correct product-specific review path

NAIC models are not automatically uniform state law. Compliance owners determine applicability.

Product-specific approval routes

The calculation, disclosure and review path must match both the product and jurisdiction.

Product family	Rule set to configure	Required review focus
Whole Life / UL / IUL	State life illustration rules; AG 49-A where applicable	Guarantees, scales, loans and lapse
Variable Universal Life	Securities disclosures plus state insurance rules	Prospectus, investments and fees
Disability / long-term care	Applicable state health / care product rules	Eligibility, benefits, offsets and limits
Annuities	Applicable state and securities requirements	Suitability, fees, income and liquidity

Capability design: carrier product rules and approvals determine production output.

UK illustrations and customer understanding

A UK deployment needs its own product classification and disclosure route.

Applicable documents

Identify the relevant COBS and disclosure requirements for the specific product and effective date.

Projection basis

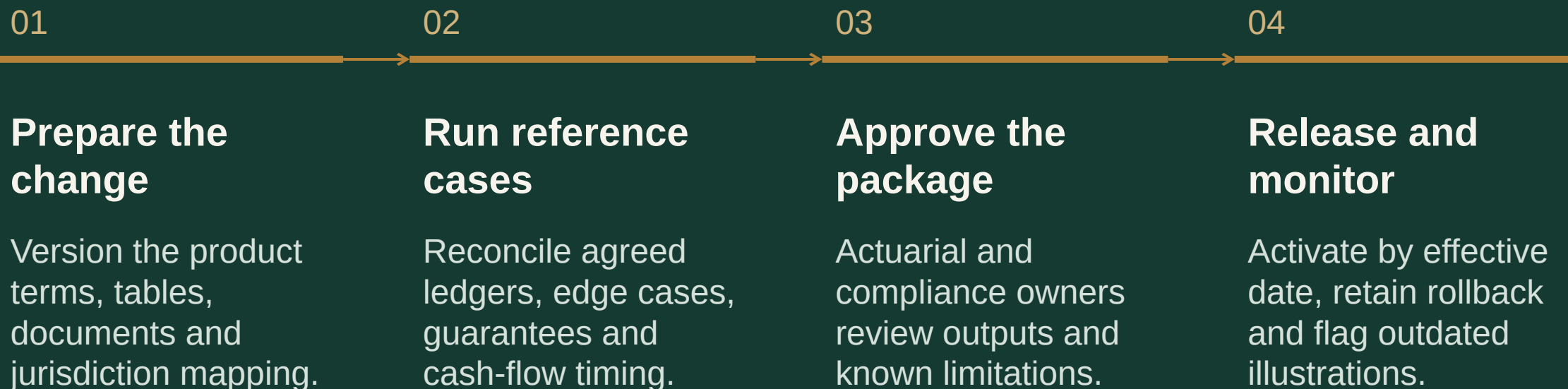
Apply the required assumptions and charge presentation where relevant. Avoid importing US IUL scales into a UK projection.

Comprehension

Use clear comparisons of benefits, access to funds and limitations, with the adviser responsible for the customer discussion.

A controlled product release

A rule or rate change reaches advisers only after reproducible tests and approval.



Evidence includes expected-versus-actual values, tolerance rules and a named owner for each exception.

Operating measures that show improvement

The MVP baseline should describe the work, not only the number of documents generated.

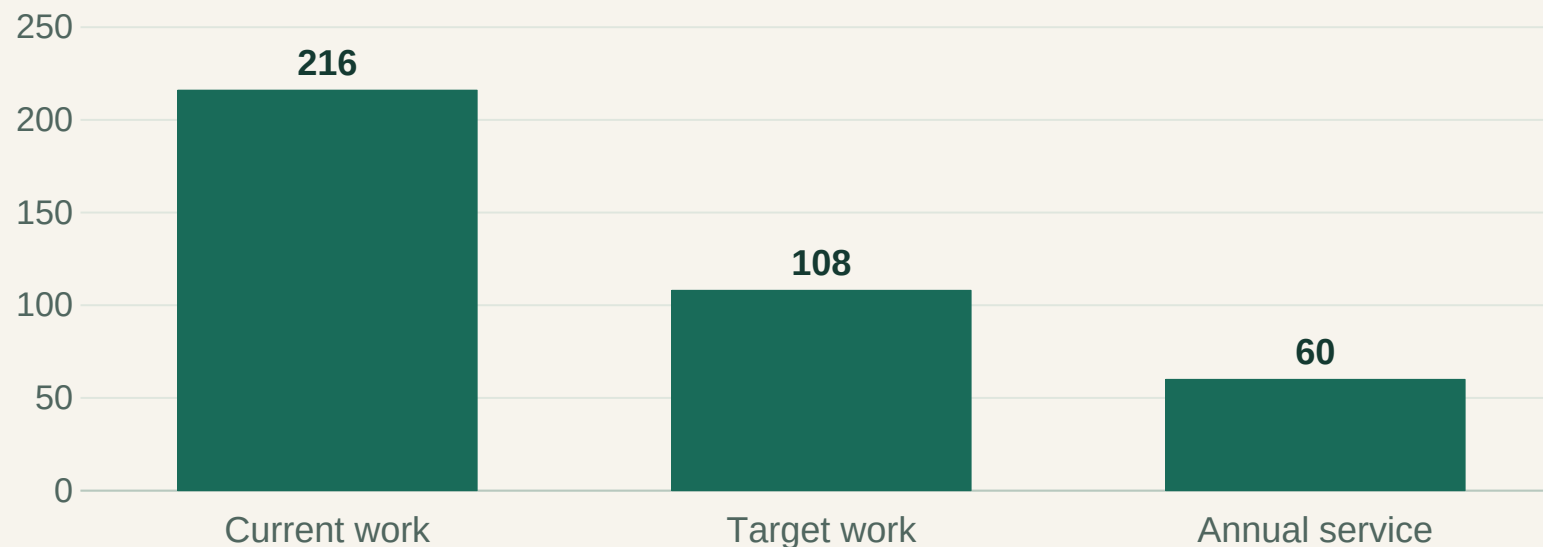
Measure	How to calculate it	Why it matters
First-pass acceptance	Accepted without correction / submitted	Data and illustration quality
Case completion time	Elapsed time from complete input to delivery	Customer and adviser experience
Manual review effort	Reviewer minutes per completed case	Capacity and operating cost
Reproducibility	Matched reruns / sampled historical versions	Control and incident investigation

AegisNow evaluation measures. Establish the insurer's baseline before setting targets.

An illustration operating-cost case

A transparent case values staff capacity and subtracts the cost of the service.

USD thousands / annual operating cost



USD 48,000

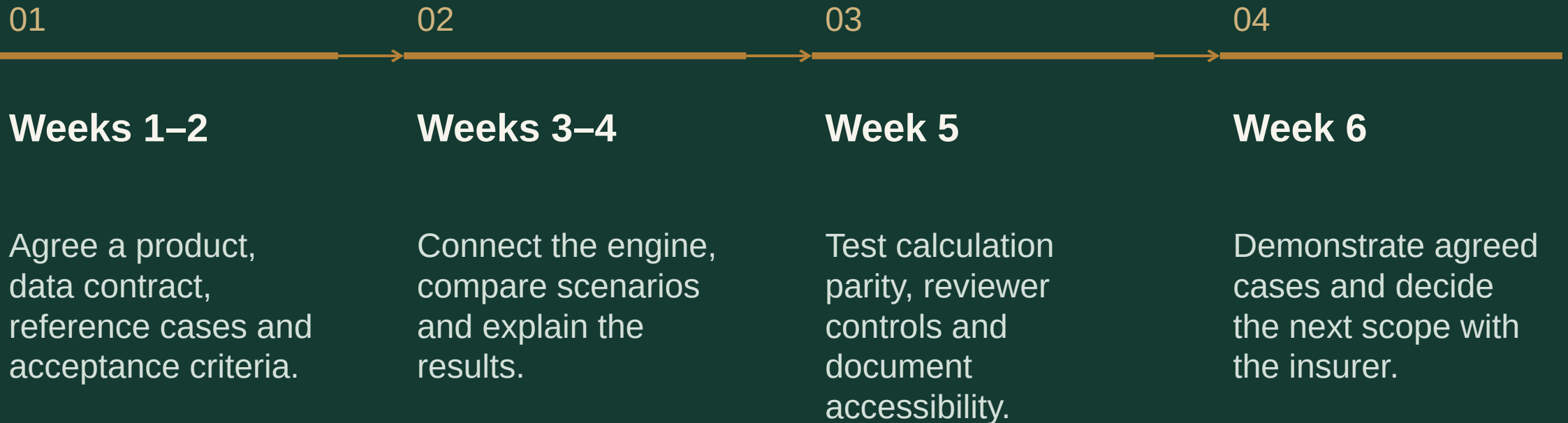
Illustrative recurring benefit

4,000 cases/month. Staff time falls from 6 to 3 minutes at USD 45/hour.

Planning assumptions, not measured results or a price quote. Implementation cost excluded from recurring benefit.

A focused MVP within six weeks

Start with one product family and a measurable illustration journey.



Requires approved calculations, accessible interfaces and expert reviewers. Plan full rollout separately.

Life and annuity reference framework

Primary sources used for the product distinctions and control design.

NAIC Model 582	Life illustration scope, guaranteed and non-guaranteed elements
NAIC AG 49-A	Indexed life illustration constraints and consumer information
ASOP 24	Actuarial standards for work on life insurance illustrations
NAIC Model 245	Annuity disclosure and illustration framework

Product context and example methodology

Source material supports the context. The worked examples use disclosed synthetic assumptions.

Investor.gov

Annuity categories and indexed-product risk explanation

NAIC Model 275 topic

Annuity recommendations and best-interest context

FCA COBS 13

UK product information and projection requirements

AegisNow / Genellipse

Shared life, policy, actuarial and governed-AI platform context

Additional product reference framework

Sources support product mechanics; all sample cases and values are original synthetic examples.

Variable life

SEC Investor.gov: investment risk, policy charges and prospectus context.

Disability income

Washington OIC: income replacement and waiting-period terminology.

Long-term care

NAIC consumer guidance: benefits, limits and care eligibility.

Example method

Annual timing is simplified; final insurer output requires approved formulas.

A clearer illustration. A better-informed decision.

Bring a life, disability, long-term care or annuity product, its approved calculation basis and representative cases.

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