

Smith, Glen & Mary



Date	Age(s)	Death Benefit	Annual Premium	Surrender Value/Last Year	Lapse Date	Status
6/1/2001	62/63	\$2,000,000 Joint	N/A	\$104,512 / \$103,611	2028	R2011

9/17/11 Reviewed with client. Exchange in process.

Brown, Harry



Date	Age(s)	Death Benefit	Annual Premium	Surrender Value/Last Year	Lapse Date	Status
7/2/1998	84	\$400,000	N/A	\$75,691 / \$77,021	2014	R2011

9/18/11 Donor uninsurable. Potential exchange or viatical by 2013.

Jones, Peter



Date	Age(s)	Death Benefit	Annual Premium	Surrender Value/Last Year	Lapse Date	Status
1/30/1996	75	\$500,000	N/A	\$52,121 / \$52,861	2024	R2011

Crashes at 88. Need to restructure DB to reduce costs.

Christianson, Susan



Date	Age(s)	Death Benefit	Annual Premium	Surrender Value/Last Year	Lapse Date	Status
5/1/2005	55	\$300,000	N/A	\$81,211 / \$77,428	N/A	R2011

Policy guaranteed DB to age 110. No review.

Campbell, Tom



Date	Age(s)	Death Benefit	Annual Premium	Surrender Value/Last Year	Lapse Date	Status
7,1/2008	52	\$250,000	N/A	\$39,811 / \$36,149	N/A	R2011

Index to S&P 500 8% assumption carries to age 90. Review in 2013.

TOTAL

Death Benefit
\$3,450,000

Surrender Value/Last Year
\$700,407