

Welcome to Enight for Producers

Digital Point-of-Sale Tool



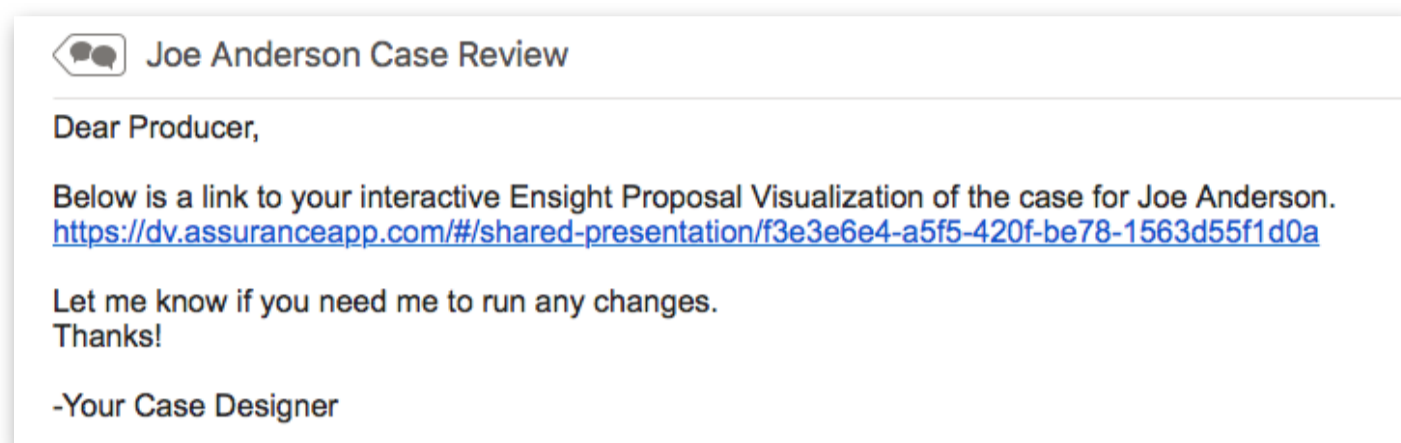
ENSIGHT™

Comparing GUL's

When comparing Guaranteed UL's; the focus is on Premium, Death Benefit Guarantee period, i.e. to age 100, age 105, or Lifetime and Death Benefit IRR. The Producer and the client are usually looking for the

lowest cost policies across multiple carriers. Enight provides the ability to sort, compare, highlight, and present with dynamic spreadsheets and graphs the most competitive products available.

Click the Link



NOTE

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

See Spreadsheet

1 Lowest Premium is for Carrier A

2 Lifetime Guaranteed Level premium for \$1MM DB

3 See Cumulative Premiums for each Carrier

	Carrier A			Carrier B			Carrier C		
	Guaranteed UL 1			Guaranteed UL 2			Guaranteed UL 3		
	Preferred Plus Nontobacco			Preferred Plus Non-Tobacco			Preferred Plus		
	\$1,000,000	\$6,758		\$1,000,000	\$6,773		\$1,000,000	\$6,976	
	Initial Guaranteed Death Benefit	Initial Annual Guaranteed Premium		Initial Guaranteed Death Benefit	Initial Annual Guaranteed Premium		Initial Guaranteed Death Benefit	Initial Annual Guaranteed Premium	
	Added notes: lowest premium			Added notes: 2nd lowest premium			Added notes: 3rd lowest premium		
Year	Grd. Planned Premium	Grd. Cumulative Premium	Grd. Net Death Benefit	Grd. Planned Premium	Grd. Cumulative Premium	Grd. Net Death Benefit	Grd. Planned Premium	Grd. Cumulative Premium	Grd. Net Death Benefit
5	\$6,758	\$33,790	\$1,000,000	\$6,773	\$33,865	\$1,000,000	\$6,976	\$34,879	\$1,000,000
10	\$6,758	\$67,580	\$1,000,000	\$6,773	\$67,730	\$1,000,000	\$6,976	\$69,758	\$1,000,000
15	\$6,758	\$101,370	\$1,000,000	\$6,773	\$101,595	\$1,000,000	\$6,976	\$104,637	\$1,000,000
20	\$6,758	\$135,160	\$1,000,000	\$6,773	\$135,460	\$1,000,000	\$6,976	\$139,517	\$1,000,000
25	\$6,758	\$168,950	\$1,000,000	\$6,773	\$169,325	\$1,000,000	\$6,976	\$174,396	\$1,000,000
30	\$6,758	\$202,740	\$1,000,000	\$6,773	\$203,190	\$1,000,000	\$6,976	\$209,275	\$1,000,000
35	\$6,758	\$236,530	\$1,000,000	\$6,773	\$237,055	\$1,000,000	\$6,976	\$244,154	\$1,000,000
40	\$6,758	\$270,320	\$1,000,000	\$6,773	\$270,920	\$1,000,000	\$6,976	\$279,033	\$1,000,000

Interact with Graph

1 Click on Cumulative Premium

2 Lowest Cumulative Premium is Carrier A

3 Click and Drag the PIN to compare Premium across years

