

Policy Illustration modification request

Montreal, Feb 13, 2025

Dear Michael,

Please provide an in-force illustration for my father's IFA strategy with the following updated assumptions, revised based on our conversation:

- **Tax Credit Rate:** 26% – Apply this rate to any credits used, including both interest and premium deductions.
- **Interest Rate:** 5% – Use this rate exclusively for the loan schedule throughout the policy's lifetime.
- **Policy Performance:** -1% from the current credited rate – If the relevant policy currently credits 6.25%, illustrate with a lifetime rate of 5.25%. I need the IFA illustration updated to reflect a -1% from today's rate unless you can have the Carriers guarantee in writing otherwise.
- **CDA:** Also, please provide an illustration with and one without the excess CDA applied to the net benefit.

Let me know if you need any additional details.