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I am noticing that each of these applicants wants 100% of their allocation to a savings account to go into a Variable Account. This may indicate that Variable Accounts are popular.

What Riders has the policyholder acquired?

This policyholder has the Conversion, Minimum Indexed Benefit, Overloan Protection 3, Accelerated Death benefit Rider for Chronic and Terminal Illness, No Lapse Guarantee, and Accelerated Death Benefit Rider for Terminal Illness Riders.

Only the Accelerated Death Benefit Riders are optional, while the rest are included in the policy.

A Conversion Rider helped a policyholder convert the current policy after the 8th policy year to another policy at no additional cost.

The Minimum Indexed Benefit Rider provides an Indexed Termination Credit which is given when interest accrued is less than charges made on the account. This can increase the net cash surrender value, change the Death benefit, and time a policy enters a grace period.

An Overloan Protection 3 Rider guarantees the policy will not stop benefits. (lapse) It can happen if conditions are met, and a one-time exercise charge will be made at execution. This is mainly used when loans exceed the value of the policy.

A Short-Term No Lapse Guarantee Rider says that if you pay your premium, your policy will not end for that period.

A Terminal Illness Rider gives you access to a portion of the basic coverage amount if the policyholder is terminally ill with life expectancy of 12 months or less.

What accounts are available for the policyholder to deposit their savings?

Policyholders have various accounts to deposit their savings into, including Fixed, FixedLT, 1-Year Indexed, 1-Year No Cap Indexed, 1-Year High Cap Plus Indexed, and Variable Accounts.