



Sales Illustration System Platform Comparison

DESKTOP

- Runs locally on a PC
- Requires Windows® Operating System
- Requires download/install
- Runs securely on a PC
- Direct to printer or Produce a PDF with third-party support
- Available offline (No Internet Required)

WEB BROWSER

- Runs remotely on our server, presented in your browser
- Platform independent. Runs on Windows®, Mac®, etc.
- No download/install required
- Runs securely via TLS/SSL encryption
- Native PDF production, then print or email
- Available online (Requires Internet)

Getting Started

The Sales Illustration System (SIS) can be accessed from your web browser at <https://apps.prcua.org>. Log in with your assigned credentials, which are the same credentials you had originally received for accessing the PRCUA Agent Portal.

User Name:

Password:

Sales Representative Profile *

Setup the profile for a Sales Representative...

ID: 9999

Name: Robert Agent

Address: 984 N Milwaukee Avenue

City: Chicago State: IL Zip: 60642 - 4101

Phone: (773) 782-2600

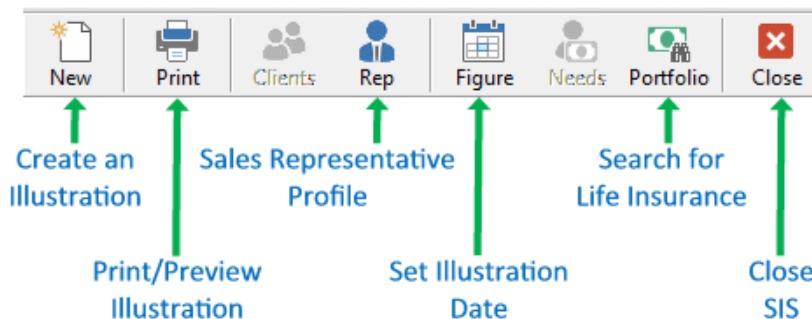
Fax: (773) 278-4595

E-mail: Robert-agent@prcua.org

New Open... Save... Default OK Cancel

After a successful login, select the [Sales Illustration System](#) icon to begin. If this is your first time using the SIS, you will be prompted to setup the default sales representative. Please enter your information and click [Save](#). Your representative information will be saved for all future SIS sessions, therefore you generally only need to enter this information one-time. Your Sales Representative information is printed on the illustration for your prospect's reference.

The home screen for SIS will now be displayed. The following legend describes the SIS toolbar functions.



Create an Illustration

At this point, you can create a new illustration by clicking on the [New](#) icon and choosing the type of illustration you wish to produce. You can double-click on your selection or click once on the selection and then click [OK](#).

When creating an illustration, the [Sex](#), [Age](#), [Risk Class](#), [Plan](#), and [Face Insurance](#) are the only required fields. You can determine the plan minimums by hovering your pointer over the [Age](#) and [Face Insurance](#) fields. The Face Insurance is also populated with quick-fill amounts.

An illustration can be printed after the premiums are displayed.

Insurance Illustration *

Traditional Whole Life

Name: John T Sample

Address: 1234 Main St

City: Chicago State: IL Zip: 60642 - 4101

Sex: Male DOB: 01/22/1965 Age: 51

Risk Class: Standard Non-Tobacco Base

Traditional Whole Life | Limited Payment Whole Life | Renewable Level Term | Decreasing Term Mortgage | Mega Plan

Plan: WL

Face Ins: \$ 25,000

Flat Extra:

Dividend Election: Paid Up Additions, Paid In Cash

Premium Details

	Annual	Semi-Annual	Quarterly	Monthly
Base Premium:	\$ 605.25	\$ 314.73	\$ 160.39	\$ 54.47
Accidental Death Benefit Rider (ADB):	-	-	-	-
Waiver of Premium Rider (WP):	-	-	-	-
Guaranteed Insurability Rider (GIO):	-	-	-	-
Juvenile Payor Benefit Rider (JPB):	-	-	-	-
Total Cash/Check Premium:	\$ 605.25	\$ 314.73	\$ 160.39	\$ 54.47
Family Plus Special Total EFT Premium:	-	-	-	-

Print (Preview) an Illustration

To produce the illustration currently being worked on, select the **Print** icon on the SIS toolbar. The illustration will be generated and displayed in a preview window.

Preview

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A Life Insurance Certificate Illustration

Traditional Whole Life
\$25,000

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FRATERNALISM

Google Cloud Print Direct Print

Bypass this dialog (you can change this option later)

Cancel OK

If you hover your pointer inside the Preview window, quick menu options will be displayed to allow you to Save, Zoom-in/out, review each page, or send directly to your printer. If you select **OK**, the illustration will open in your devices PDF application, again allowing you to Save or directly print the illustration.

Search for Life Insurance – Portfolio Summary

The Portfolio Summary provides the ability to determine life insurance plan availability based on a desired coverage amount or desired premium amount. This powerful tool provides a complete visual overview of all of our life insurance plans on one form. A summary can also be printed for the prospect's reference.

Click on the [Portfolio](#) button on the SIS toolbar to begin.

Reviewing applicable life insurance plan coverage is performed in simply three steps.

- 1 Select the prospect's **sex** (gender), **age**, and **risk class**.
- 2 Select to search by a desired **coverage** or **premium** amount and the premium **payment frequency**.
- 3 Select the desired **type(s)** of life insurance.

Based on the criteria selected, the plan(s) of life insurance that are available will be displayed. If you would like to produce a detailed illustration for a particular plan, simply double-click on the plan or select the plan by clicking on it once and then click on the [Illustrate](#) button.

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Life Insurance Portfolio - Summary of Coverage Availability

Designed For	Prospect Inquiry	Risk Class	Standard Non-Tobacco
Dividend Election	Male Age 50 Plan Applicable	Desired Coverage of	\$25,000 Annually
Types of Insurance	Permanent Life, Level Term Life, Decreasing Term Life, Final Expense / Graded Benefit Life		

The following tables illustrate coverage availability for the selected life insurance portfolio based on your criteria.

Permanent Life		
PLAN OF INSURANCE	ANNUAL PREMIUM	INSURANCE COVERAGE
Traditional Whole Life	\$577.25	\$25,000
Single Premium Whole Life	\$9,630.25	\$25,000
5 Year Limited Payment Whole Life	\$2,103.00	\$25,000
10 Year Limited Payment Whole Life	\$1,247.75	\$25,000
15 Year Limited Payment Whole Life	\$951.25	\$25,000
20 Year Limited Payment Whole Life	\$811.00	\$25,000
Select 100 Plan	-	-

Level Term Life		
PLAN OF INSURANCE	ANNUAL PREMIUM	INSURANCE COVERAGE
10 Year Renewable Level Term	\$139.25	\$25,000
15 Year Renewable Level Term	\$173.75	\$25,000
20 Year Renewable Level Term	\$225.50	\$25,000
30 Year Renewable Level Term	-	-

Decreasing Term Life		
PLAN OF INSURANCE	ANNUAL PREMIUM	INSURANCE COVERAGE
10 Year Decreasing Term Mortgage	\$123.75	\$25,000
15 Year Decreasing Term Mortgage	\$127.50	\$25,000
20 Year Decreasing Term Mortgage	\$149.50	\$25,000
25 Year Decreasing Term Mortgage	\$177.75	\$25,000
30 Year Decreasing Term Mortgage	\$212.25	\$25,000

Final Expense / Graded Benefit Life		
PLAN OF INSURANCE	ANNUAL PREMIUM	INSURANCE COVERAGE
Graded Benefit Whole Life	\$1,290.00	\$25,000
Final Expense - Whole Life	\$841.50	\$25,000
Final Expense - Single Premium	\$9,836.00	\$25,000
Final Expense - 5 Pay Life	\$2,665.00	\$25,000

Prepared by: 9999 - PRCLJA Form SIS-SOCA • SIS 4.5.2015.WEB-USER-*****45 • 6/2015 PRCLJA
October 23, 2015 12:24 PM This is page 1 of 1



A Life Insurance Certificate Illustration

Traditional Whole Life
\$25,000



Designed for
John T Sample
1234 Main St
Chicago IL 60642-4101

Prepared by
PRCUA
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Chicago IL 60642-4101
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E-info@prcua.org

A Life Insurance Certificate Illustration for a Traditional Whole Life

Designed For	John T Sample Male Age 51 • Born January 22, 1965	Risk Class	Standard Non-Tobacco
Dividend Election	Paid Up Additions	Initial Insurance Benefit	\$25,000
Riders	NONE	Premium	\$605.25 Annual

Narrative Summary Plan Description(s)

This is a permanent plan of life insurance for which premiums are payable during the lifetime of the insured. The plan is dividend participating and contains cash values. The guaranteed death benefit remains level for the life of the certificate. Cash value is equal to the death benefit at the insured's age of 120.

- Based on 2001 CSO 4.00% ANB - Class 2100 (WL) (Div B:4.50% P:0.50% V:100.00%) (Risk Table: Base)

A Life Insurance Certificate Illustration for a Traditional Whole Life

Designed For	John T Sample	Risk Class	Standard Non-Tobacco
Dividend Election	Male Age 51 • Born January 22, 1965	Initial Insurance Benefit	\$25,000
Riders	PAID UP ADDITIONS	Premium	\$605.25 Annual
	NONE		

Narrative Summary

Description of Key Terms and Selected Column Headings

Attained Age

Age of the insured at the end of the certificate year shown.

Guaranteed Contract Premium

Guaranteed total premium payable to keep the certificate in force. Included in this premium is the base premium and any rider's premium until their expiry date. The loadings for the premium payable on any basis other than annual are not included in this amount.

Guaranteed Cash Value

Guaranteed amount payable to the owner if the certificate is surrendered at the end of the year shown.

Guaranteed Death Benefit

Guaranteed amount payable to the beneficiary at the insured's death in the year indicated. The amount payable at death will never be less than this amount unless there is an unpaid loan.

Premium Outlay

Same value as the Guaranteed Contract Premium.

Annual PUA

Amount of paid up additional insurance that is being purchased from that year's dividend which is based on our experience regarding investment income, mortality, and expenses. This is a non-guaranteed element for the life insurance certificate.

Accrued PUA

Cumulative sum of all prior years' remaining Annual PUA, together with the paid up additional insurance value of the current year's dividend, based on the certificate's anniversary. This is a non-guaranteed element for the life insurance certificate.

Total Cash Value

Sum of the Guaranteed Cash Value and the Accrued PUA Cash Value. This amount is payable to the owner if the certificate is surrendered at the end of the year shown. If premium payments are discontinued, this amount can also be used to purchase a fully paid up insurance certificate with an Initial Insurance Benefit less than the Initial Insurance Benefit shown above. It can also be used to purchase an Initial Insurance Benefit greater than or equal to the Initial Insurance Benefit shown above, but its term is limited to future period of time (Extended Insurance). This is a non-guaranteed element for the life insurance certificate.

Total Death Benefit

Sum of the Guaranteed Death Benefit and the Accrued PUA. This amount is payable to the beneficiary at the insured's death in the year indicated. This is a non-guaranteed element for the life insurance certificate.

Intermediate

Dividends and paid up additional insurance at 50% of the projected values. This is a non-guaranteed element for the life insurance certificate.

A Life Insurance Certificate Illustration for a Traditional Whole Life

Designed For	John T Sample Male Age 51 • Born January 22, 1965	Risk Class	Standard Non-Tobacco
Dividend Election	Paid Up Additions	Initial Insurance Benefit Premium	\$25,000 \$605.25 Annual
Riders	NONE		

Numeric Summary Selected Years & Ages

END OF YEAR	ATTAINED AGE	GUARANTEED			NON-GUARANTEED				
		CONTRACT PREMIUM	CASH VALUE	DEATH BENEFIT	PREMIUM OUTLAY	ANNUAL PUA	ACCRUED PUA	TOT CASH VALUE	TOT DEATH BENEFIT
5	56	605.25	1,498	25,000	605.25	215	847	1,842	25,847
10	61	605.25	4,103	25,000	605.25	227	1,996	5,045	26,996
14	65	605.25	6,300	25,000	605.25	265	3,097	7,935	28,097
19	70	605.25	9,124	25,000	605.25	301	4,637	11,901	29,637
20	71	605.25	9,704	25,000	605.25	304	4,964	12,750	29,964
49	100	605.25	21,287	25,000	605.25	408	16,733	36,450	41,733
69	120	605.25	25,000	25,000	605.25	139	24,556	49,556	49,556

NON-GUARANTEED INTERMEDIATE									
5	56	605.25	1,498	25,000	605.25	108	422	1,670	25,422
10	61	605.25	4,103	25,000	605.25	113	988	4,569	25,988
14	65	605.25	6,300	25,000	605.25	133	1,527	7,106	26,527
19	70	605.25	9,124	25,000	605.25	150	2,273	10,485	27,273
20	71	605.25	9,704	25,000	605.25	152	2,431	11,195	27,431
49	100	605.25	21,287	25,000	605.25	204	7,936	28,478	32,936
69	120	605.25	25,000	25,000	605.25	70	11,295	36,295	36,295

I have received a copy of all 7 pages of this illustration. I understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The sales representative has told me that they are not guaranteed.



Applicant or Owner



Date

I certify that all 7 pages of this illustration were presented to the applicant or owner. I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Sales Representative

Date

A Life Insurance Certificate Illustration for a Traditional Whole Life

Designed For	John T Sample	Risk Class	Standard Non-Tobacco
	Male Age 51 • Born January 22, 1965	Initial Insurance Benefit	\$25,000
Dividend Election	Paid Up Additions	Premium	\$605.25 Annual
Riders	NONE		

Tabular Detail All Years To Age 120

END OF YEAR	ATTAINED AGE	GUARANTEED			NON-GUARANTEED				
		CONTRACT PREMIUM	CASH VALUE	DEATH BENEFIT	PREMIUM OUTLAY	ANNUAL PUA	ACCRUED PUA	TOT CASH VALUE	TOT DEATH BENEFIT
1	52	605.25	-	25,000	605.25	-	-	-	25,000
2	53	605.25	38	25,000	605.25	208	208	115	25,208
3	54	605.25	517	25,000	605.25	206	415	675	25,415
4	55	605.25	1,004	25,000	605.25	211	629	1,251	25,629
5	56	605.25	1,498	25,000	605.25	215	847	1,842	25,847
6	57	605.25	2,001	25,000	605.25	219	1,070	2,449	26,070
7	58	605.25	2,511	25,000	605.25	222	1,297	3,071	26,297
8	59	605.25	3,032	25,000	605.25	224	1,527	3,711	26,527
9	60	605.25	3,563	25,000	605.25	225	1,760	4,370	26,760
10	61	605.25	4,103	25,000	605.25	227	1,996	5,045	26,996
Years 1 - 10		6,052.50			6,052.50				
11	62	605.25	4,648	25,000	605.25	264	2,269	5,751	27,269
12	63	605.25	5,197	25,000	605.25	262	2,542	6,468	27,542
13	64	605.25	5,748	25,000	605.25	263	2,818	7,195	27,818
14	65	605.25	6,300	25,000	605.25	265	3,097	7,935	28,097
15	66	605.25	6,855	25,000	605.25	276	3,388	8,690	28,388
16	67	605.25	7,414	25,000	605.25	284	3,689	9,464	28,689
17	68	605.25	7,978	25,000	605.25	291	3,998	10,257	28,998
18	69	605.25	8,547	25,000	605.25	296	4,315	11,069	29,315
19	70	605.25	9,124	25,000	605.25	301	4,637	11,901	29,637
20	71	605.25	9,704	25,000	605.25	304	4,964	12,750	29,964
Years 1 - 20		12,105.00			12,105.00				
21	72	605.25	10,286	25,000	605.25	306	5,295	13,613	30,295
22	73	605.25	10,863	25,000	605.25	308	5,630	14,483	30,630
23	74	605.25	11,436	25,000	605.25	308	5,967	15,358	30,967
24	75	605.25	12,006	25,000	605.25	312	6,308	16,243	31,308
25	76	605.25	12,572	25,000	605.25	310	6,650	17,134	31,650
26	77	605.25	13,135	25,000	605.25	308	6,992	18,031	31,992
27	78	605.25	13,691	25,000	605.25	306	7,332	18,928	32,332
28	79	605.25	14,236	25,000	605.25	302	7,671	19,821	32,671
29	80	605.25	14,766	25,000	605.25	299	8,008	20,703	33,008
30	81	605.25	15,280	25,000	605.25	295	8,343	21,575	33,343
Years 1 - 30		18,157.50			18,157.50				

A Life Insurance Certificate Illustration for a Traditional Whole Life

Designed For	John T Sample Male Age 51 • Born January 22, 1965	Risk Class	Standard Non-Tobacco
Dividend Election	Paid Up Additions	Initial Insurance Benefit Premium	\$25,000 \$605.25 Annual
Riders	NONE		

Tabular Detail All Years To Age 120

END OF YEAR	ATTAINED AGE	GUARANTEED			NON-GUARANTEED				
		CONTRACT PREMIUM	CASH VALUE	DEATH BENEFIT	PREMIUM OUTLAY	ANNUAL PUA	ACCRUED PUA	TOT CASH VALUE	TOT DEATH BENEFIT
31	82	605.25	15,775	25,000	605.25	291	8,676	22,430	33,676
32	83	605.25	16,254	25,000	605.25	287	9,007	23,271	34,007
33	84	605.25	16,717	25,000	605.25	283	9,335	24,098	34,335
34	85	605.25	17,161	25,000	605.25	279	9,660	24,909	34,660
35	86	605.25	17,586	25,000	605.25	311	10,019	25,728	35,019
36	87	605.25	17,987	25,000	605.25	339	10,408	26,551	35,408
37	88	605.25	18,362	25,000	605.25	363	10,823	27,370	35,823
38	89	605.25	18,711	25,000	605.25	383	11,259	28,182	36,259
39	90	605.25	19,033	25,000	605.25	400	11,716	28,983	36,716
40	91	605.25	19,328	25,000	605.25	416	12,190	29,772	37,190
Years 1 - 40		24,210.00			24,210.00				
41	92	605.25	19,607	25,000	605.25	428	12,679	30,558	37,679
42	93	605.25	19,869	25,000	605.25	439	13,182	31,342	38,182
43	94	605.25	20,115	25,000	605.25	449	13,696	32,121	38,696
44	95	605.25	20,344	25,000	605.25	456	14,221	32,892	39,221
45	96	605.25	20,553	25,000	605.25	446	14,738	33,635	39,738
46	97	605.25	20,753	25,000	605.25	435	15,247	34,364	40,247
47	98	605.25	20,944	25,000	605.25	426	15,749	35,079	40,749
48	99	605.25	21,123	25,000	605.25	416	16,244	35,775	41,244
49	100	605.25	21,287	25,000	605.25	408	16,733	36,450	41,733
50	101	605.25	21,428	25,000	605.25	393	17,210	37,085	42,210
Years 1 - 50		30,262.50			30,262.50				
51	102	605.25	21,567	25,000	605.25	379	17,675	37,709	42,675
52	103	605.25	21,703	25,000	605.25	365	18,129	38,321	43,129
53	104	605.25	21,835	25,000	605.25	352	18,572	38,922	43,572
54	105	605.25	21,963	25,000	605.25	340	19,005	39,510	44,005
55	106	605.25	22,088	25,000	605.25	328	19,428	40,087	44,428
56	107	605.25	22,210	25,000	605.25	317	19,842	40,654	44,842
57	108	605.25	22,329	25,000	605.25	306	20,248	41,210	45,248
58	109	605.25	22,444	25,000	605.25	296	20,645	41,756	45,645
59	110	605.25	22,555	25,000	605.25	287	21,035	42,292	46,035
60	111	605.25	22,664	25,000	605.25	278	21,418	42,818	46,418
Years 1 - 60		36,315.00			36,315.00				

A Life Insurance Certificate Illustration for a Traditional Whole Life

Designed For	John T Sample	Risk Class	Standard Non-Tobacco
	Male Age 51 • Born January 22, 1965	Initial Insurance Benefit	\$25,000
Dividend Election	Paid Up Additions	Premium	\$605.25 Annual
Riders	NONE		

Tabular Detail All Years To Age 120

END OF YEAR	ATTAINED AGE	GUARANTEED			NON-GUARANTEED				
		CONTRACT PREMIUM	CASH VALUE	DEATH BENEFIT	PREMIUM OUTLAY	ANNUAL PUA	ACCRUED PUA	TOT CASH VALUE	TOT DEATH BENEFIT
61	112	605.25	22,768	25,000	605.25	269	21,794	43,334	46,794
62	113	605.25	22,869	25,000	605.25	261	22,165	43,841	47,165
63	114	605.25	22,967	25,000	605.25	254	22,529	44,339	47,529
64	115	605.25	23,061	25,000	605.25	246	22,888	44,828	47,888
65	116	605.25	23,152	25,000	605.25	241	23,244	45,310	48,244
66	117	605.25	23,239	25,000	605.25	237	23,597	45,786	48,597
67	118	605.25	23,323	25,000	605.25	232	23,947	46,255	48,947
68	119	605.25	23,403	25,000	605.25	228	24,295	46,718	49,295
69	120	605.25	25,000	25,000	605.25	139	24,556	49,556	49,556
Years 1 - 69		41,762.25			41,762.25				

A Life Insurance Certificate Illustration for a Traditional Whole Life

Designed For	John T Sample Male Age 51 • Born January 22, 1965	Risk Class	Standard Non-Tobacco
Dividend Election	Paid Up Additions	Initial Insurance Benefit Premium	\$25,000 \$605.25 Annual
Riders	NONE		

Important Notes

Life Insurance Cost Indexes & Equivalent Level Dividend

	10 YEAR	20 YEAR
Surrender Cost Index	\$8.77	\$8.96
Net Payment Index	\$21.20	\$20.14
Equivalent Level Dividend	\$3.01	\$4.07

The Indexes above assume the time value of money to be 5.0%. These indexes exclude the cost of any additional benefits. An explanation of the intended use of these indexes is provided in the *Life Insurance Buyer's Guide*.

PREMIUM DETAILS				
TYPE	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
BASE INSURANCE	\$605.25	\$314.73	\$160.39	\$54.47
TOTAL PREMIUM	\$605.25	\$314.73	\$160.39	\$54.47

Discounting of the above premium is available if you choose to pay multiple years in advance. For more details, please contact your Sales Representative or our Home Office Sales Department.

Dividends and Paid Up Additional insurance are not guaranteed. They are based on the our year-by-year investment, mortality, and operating expense experience. The actual Dividend and Paid Up Additional insurance may be higher or lower than those illustrated.

This document is an illustration only and is not to be considered a contract. Final approval of the proposed initial insurance amount, riders, and actual premium is subject our underwriting process.