



What is an in-force illustration?

An in-force illustration projects current costs to prevent your policy from lapsing.

How do I obtain an in-force illustration?

- Schedule a time for a Magna Case Administrator to call you. Together, we will contact the life insurance carrier to request an in-force illustration.

Schedule a call: calendly.com/submit/call-with-magna-life

- On the call with the insurance carrier, we will request the following type of in-force illustration:

"Solve for minimum level premium¹ to maintain the death benefit² through maturity, solving for \$1,000 of account value³ at maturity."

What does an in-force illustration look like?

The insurance carrier shows what the minimum premium costs are to keep the policy until it matures – typically at age 100 – and the net policy account value at maturity must be \$1,000.

Age	Year	'Minimum Premium Costs		Guaranteed Assumptions			Non-Guaranteed Assumptions		
				3.00% Guaranteed Interest Rate Maximum Policy Charges			3.30% Initial Current Interest Rate Current Policy Charges		
				Policy Value ¹	Surrender Value	Death Benefit	Policy Value ¹	Surrender Value	Death Benefit
74	1	12,259.49	12,259	0	0	250,000	6,001	0	250,00
75	2	12,259.49	24,519	0	0	250,000	11,817	0	250,00
76	3	12,259.49	36,778	0	0	250,000	17,503	4,978	250,00
77	4	12,259.49	49,038	0	0	250,000	23,109	11,182	250,00
78	5	12,259.49	61,297	0	0	250,000	28,665	17,325	250,00
79	6	12,259.49	73,557	0	0	250,000	34,180	23,410	250,00
80	7	12,259.49	85,816	0	0	250,000	39,632	29,417	250,00
81	8	12,259.49	98,076	0	0	250,000	44,805	35,125	250,00
82	9	12,259.49	110,335	0	0	250,000	49,915	40,747	250,00
83	10	12,259.49	122,595	0	0	250,000	54,591	45,919	250,00
84	11	12,259.49	134,854	0	0	0	58,752	50,554	250,00
85	12	12,259.49	147,114	0	0	0	62,284	54,542	250,00
86	13	12,259.49	159,373	0	0	0	65,054	57,746	250,00
87	14	12,259.49	171,633	0	0	0	66,910	60,010	250,00
88	15	12,259.49	183,892	0	0	0	67,679	61,159	250,00
89	16	12,259.49	196,152	0	0	0	67,166	61,951	250,00
90	17	12,259.49	208,411	0	0	0	65,347	61,437	250,00
91	18	12,259.49	220,671	0	0	0	62,473	59,868	250,00
92	19	12,259.49	232,930	0	0	0	58,406	57,106	250,00
93	20	12,259.49	245,190	0	0	0	52,848	52,848	250,00
94	21	12,259.49	257,449	0	0	0	50,830	50,830	250,00
95	22	12,259.49	269,709	0	0	0	47,494	47,494	250,00
96	23	12,259.49	281,968	0	0	0	42,566	42,566	250,00
97	24	12,259.49	294,228	0	0	0	35,805	35,805	250,00
98	25	12,259.49	306,487	0	0	0	26,821	26,821	250,00
99	26	12,259.49	318,747	0	0	0	15,106	15,106	250,00
100	27	12,259.49	331,006	0	0	0	1,002	1,002	250,00
101	28	0.00	331,006	0	0	0	0	0	0

²Maturity Age
(Typically Age 100)

³Account Value Equals
\$1,000 at Policy's Maturity