

InsuranceIQTM

Predictive Analysis Report

**PREPARED EXCLUSIVELY FOR
2011 FIRMA ATTENDEES**

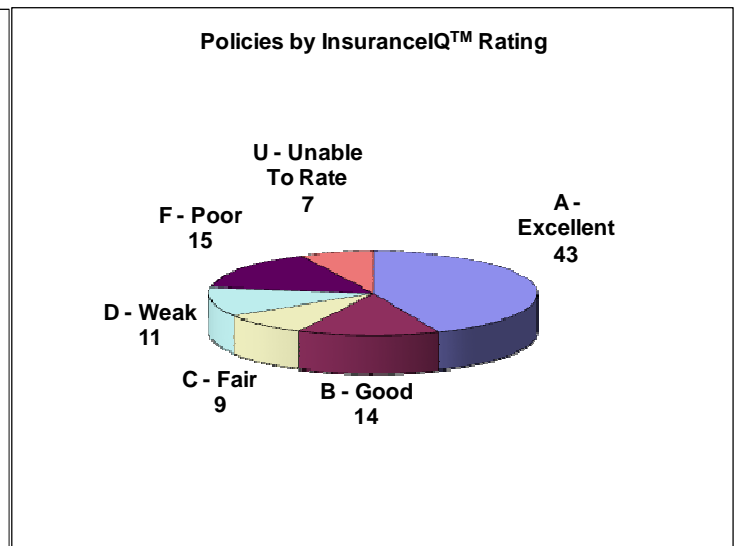
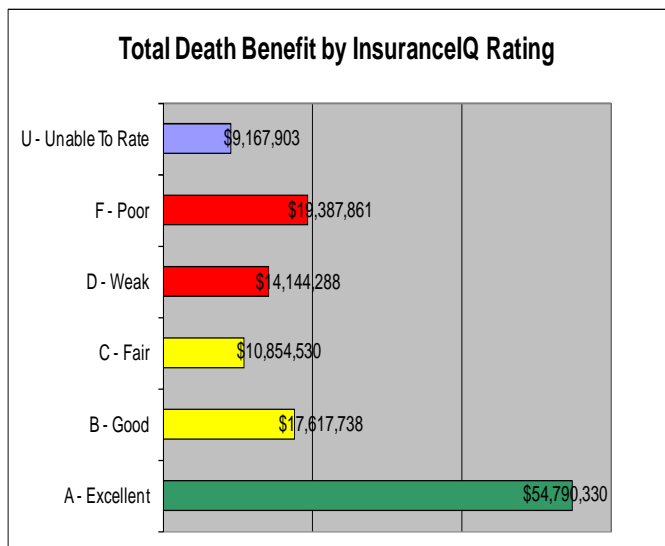
Liability Scorecard

The following summary information is an excerpt from the InsurancelQ Predictive Analysis Report. The statistical information provided in this summary is based on a large universe of TOLI policies (15,000+) managed by corporate trustees and reviewed by InsurancelQ.

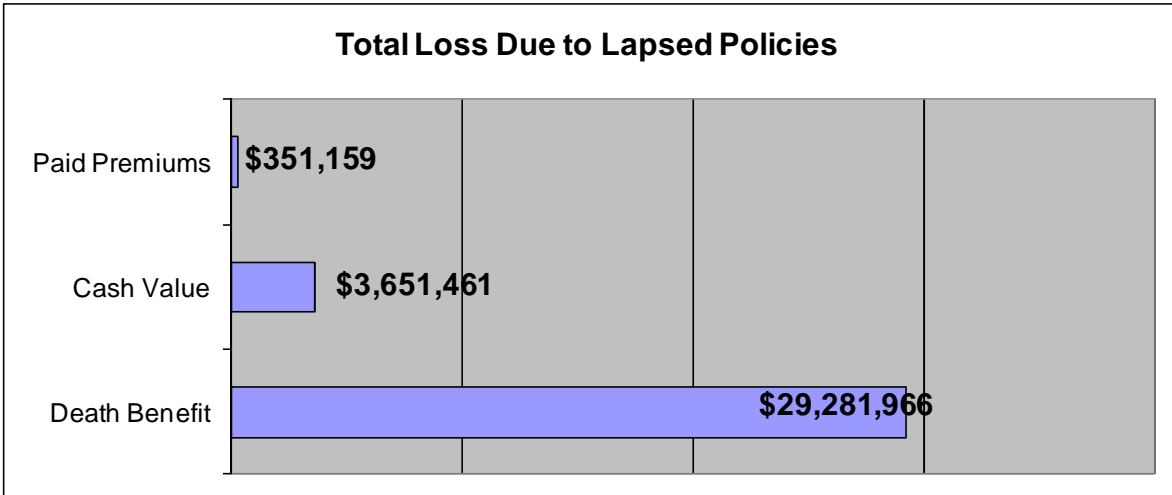
If you would like to review the report in its entirety (53 pages) you may provide today's speaker with your business card or visit the Insurance Trust Monitor exhibitor booth.

	Policies	Death Benefit
Portfolio Total	100	\$ 125,962,651
Fiduciary Liability		
Policies to Lapse before Maturity	23	\$ 29,281,966
Policies to Lapse before Life Expectancy	9	\$ 10,909,624
Policies with Tobacco Ratings in Effect	6	\$ 7,674,965
Policies with Sub-Standard Underwriting	7	\$ 8,817,389
Policies with Loans (\$637,422)	7	\$ 8,817,389
Policies with Suspended Premiums	22	\$ 27,711,794
Policies with No-Lapse Provision	18	\$ 22,673,286
No-Lapse Provisions Compromised (18 Policies)	4	\$ 5,533,474
Policies without Extended Maturity Provision	63	\$ 79,356,501
Policies with Out-Dated Mortality Tables	10	\$ 12,596,270

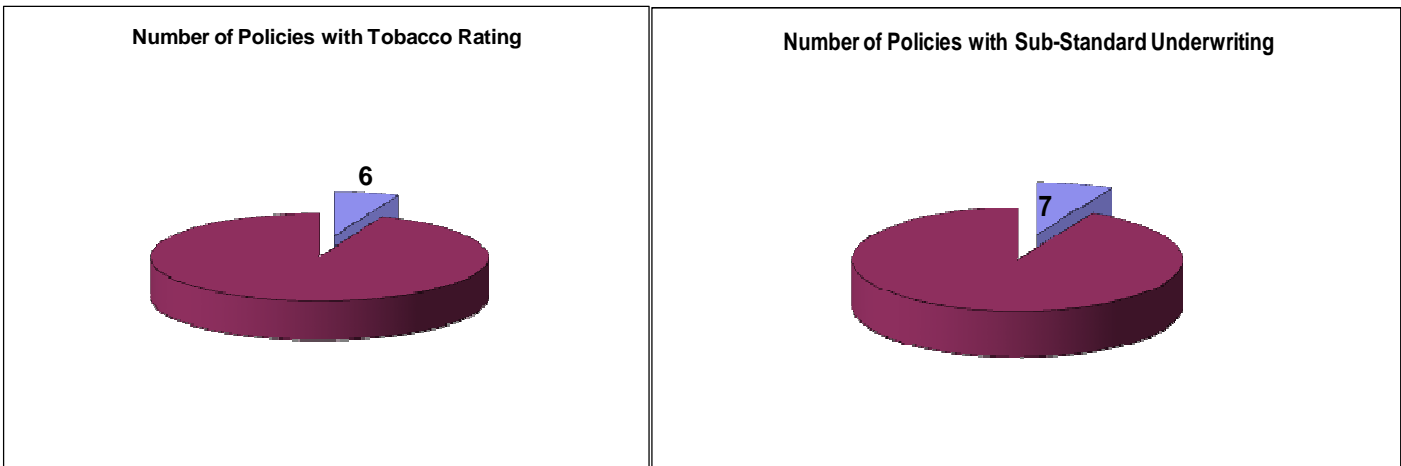
Policy Risk Rating Information



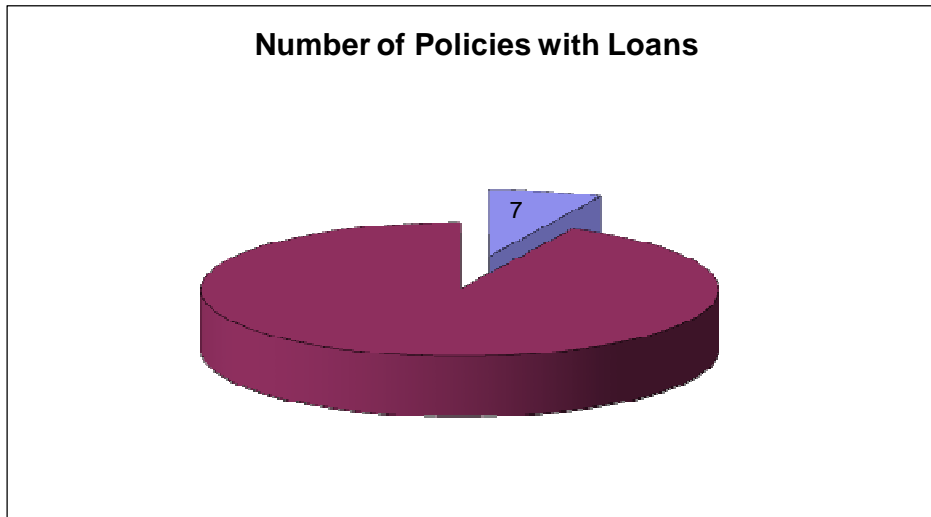
Potential Loss from Lapsed Policies



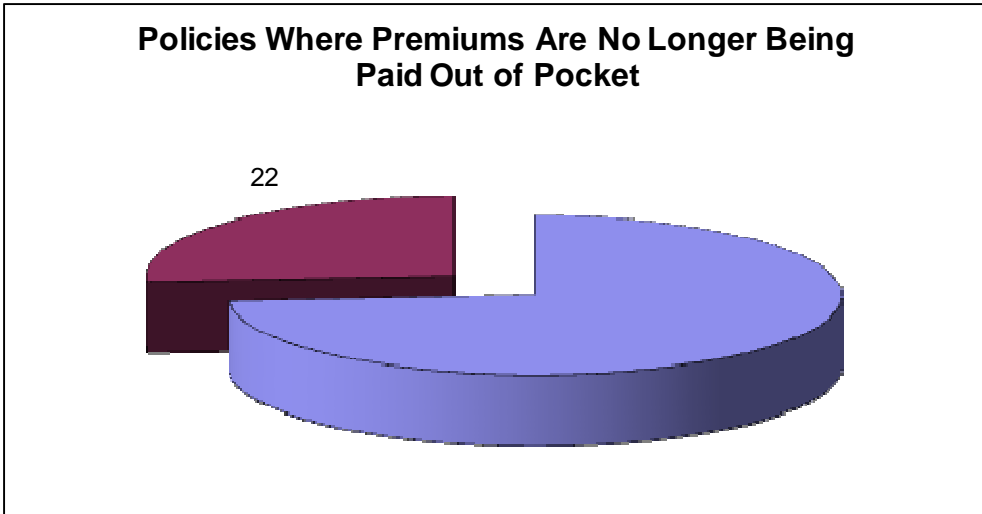
Policies with Tobacco and Sub-Standard Underwriting



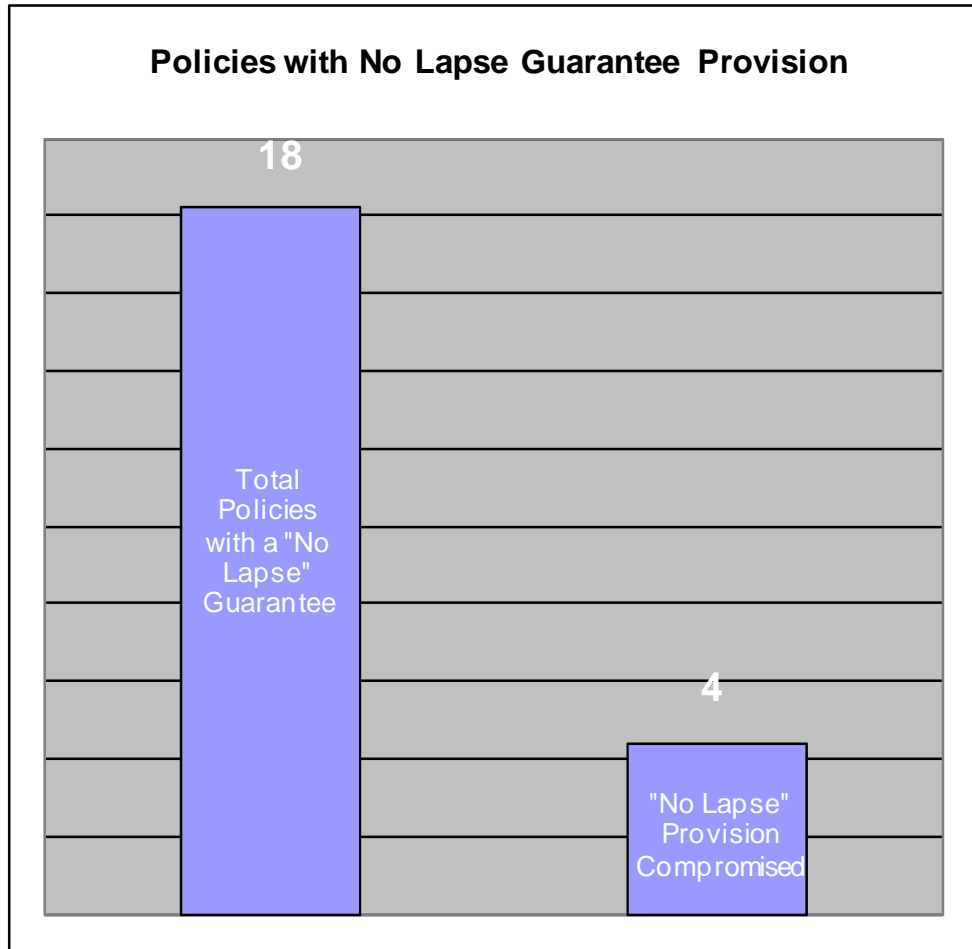
Policies with Loans



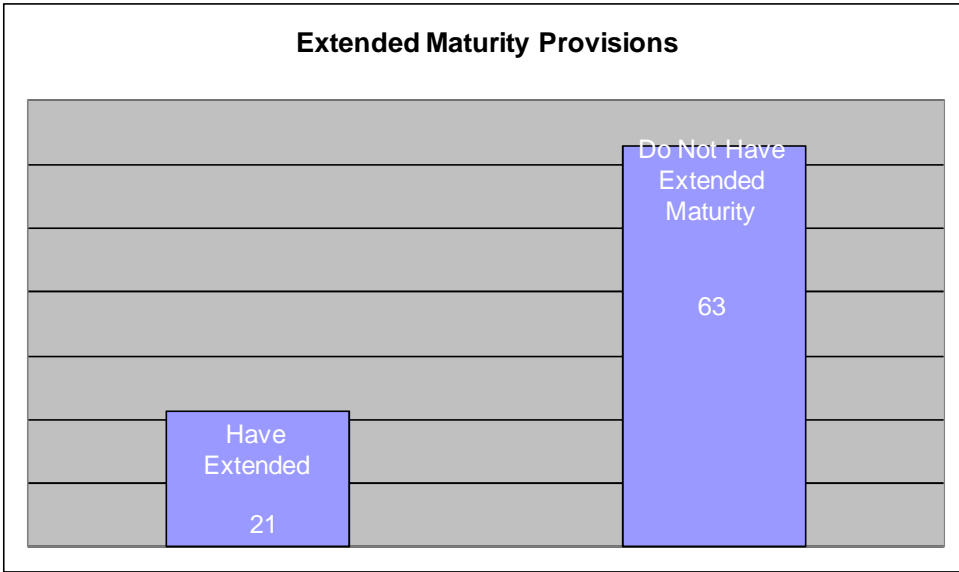
Policies with Suspended Premium



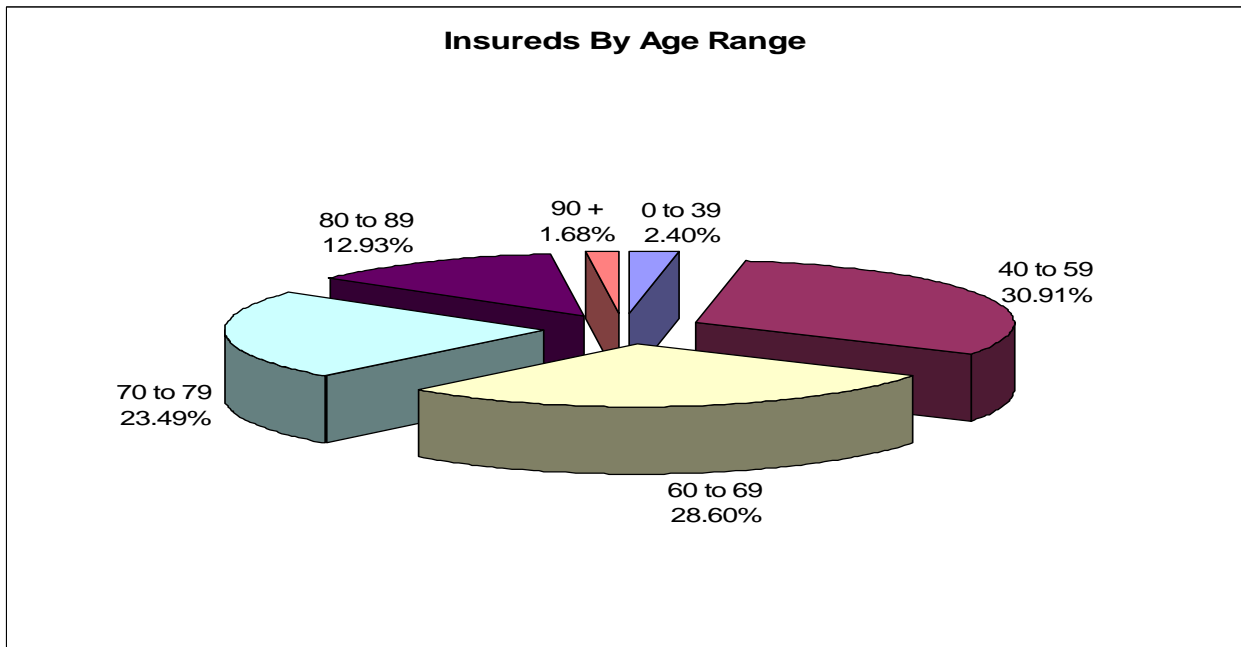
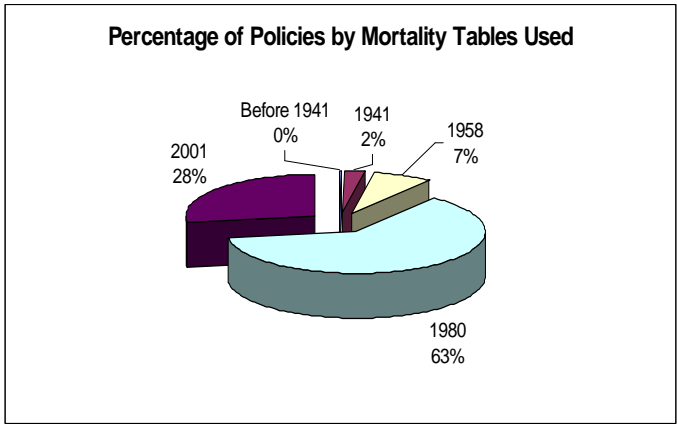
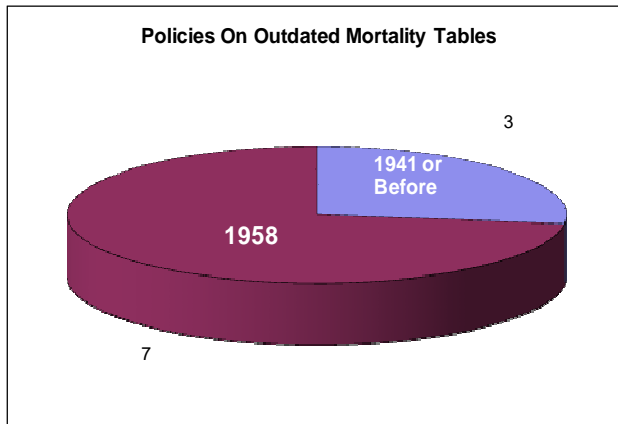
Policies with No-Lapse Provisions / Compromised



Extended Maturity Provisions

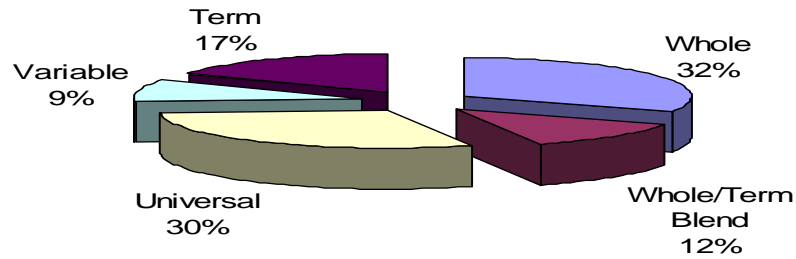


Out-Dated Mortality Tables & Insured's by Age Group

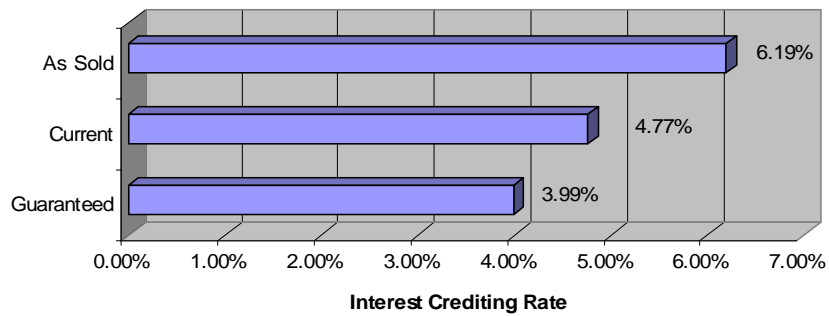


Policies by Plan Type, Average Crediting Rates, and Duration

Percentage of Policies by Plan Type



Average Crediting Rates



Percent of Policies by Duration

