

# Advanced Markets Network NYLIS Handbook

**December 2016**

<https://www.nylis.newyorklife.com/AMN>

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# Illustrate all of AMN's Top-selling retail products, including:

- Custom Whole Life AD116 (all states but New York) and Custom Whole Life AD113 (New York only)
- Custom Survivorship Whole Life AD113
- Custom Survivorship Universal Life Guarantee AD113
- Custom Universal Life Guarantee AD113

Getting oriented on the opening screen: Click on the product you wish to illustrate. Product list will vary depending on state availability.

The screenshot shows the NYLIS software interface. At the top, there are tabs for 'Create Illustration', 'Preferences', 'Unsaved Items', and 'Producer Profile'. The 'Create Illustration' tab is active, showing a 'Create New Illustration' section with a 'State' dropdown menu set to 'Alabama'. Below this is a table of products:

Product Name	Description
Pension Whole Life AD113	Qualified Whole Life AD113
Whole Life AD113	Whole Life AD113
Custom Whole Life AD116	New York Life Custom Whole Life AD116
Custom Whole Life AD113	New York Life Custom Whole Life AD113
NYL Custom Survivorship Whole Life AD113	NYL Custom Survivorship Whole Life AD113
Whole Life AD116	Whole Life AD116
Pension Custom Whole Life AD116	Qualified New York Life Custom Whole Life AD116
NYL Profit Sharing Custom SWL AD113	Qualified NYL Custom Survivorship Whole Life AD113
Pension Whole Life AD116	Qualified Whole Life AD116
NYLIAC Asset Preserver AD114	New York Life and Annuity Company Asset Preserver
NYL Universal Life AD111	New York Life Universal Life
NYL Survivorship UL AD111	New York Life Survivorship Universal Life
NYL SVUL Accumulator AD112	Survivorship Variable Universal Life Accumulator
NYL Custom Universal Life Guarantee AD113	New York Life Custom Universal Life Guarantee
NYL Custom Survivorship Universal Life Guarantee AD113	New York Life Custom Survivorship Universal Life Guarantee
NYL Qualified Universal Life AD111	Qualified New York Life Universal Life
NYL Qualified Survivorship UL AD111	Qualified New York Life Survivorship Universal Life
NYL Qualified Custom Universal Life Guarantee AD113	Qualified New York Life Custom Universal Life Guarantee
NYL Qualified Custom Survivorship Universal Life Guarantee AD113	Qualified New York Life Custom Survivorship Universal Life Guarantee
Level Premium Convertible Term AD116	Level Premium Convertible Term
Yearly Convertible Term AD116	Yearly Convertible Term

On the right side of the interface, there are two panels: 'NYLIS Support' with contact information for Life Product & Sales Support (1-888-695-4748) and Inforce Illustration Support (1-866-695-3289), and 'Recent Cases'.

**– Select Product from list to illustrate**

# Instant Calc View – Right Panel

NYLIS instantly recalculates each time you make a change to the assumptions – you can do much of your modeling right here!

The screenshot displays the NYLIS software interface. The main window is titled 'Client' and contains several sections for data entry:

- Insured Information:** Fields for First Name (Valued), Last Name (Client), Gender (Male), Birth Date, Issue Age (35), and Nearest Insurance Age Change.
- Risk Information:** Fields for Risk Classification (Non-Smoker), Table Rating (None), Life Expectancy (83), and Flat Extra Amount (\$0.00).
- Owner Information:** A dropdown for Owner Type (Insured).
- Owner Tax:** A table with columns for Percent and Age (BOY)/Years. The current entry is 28.00% for A35-A120.

On the right side, there is a 'Key Information' panel with the following data:

- Valued Client:** Male, Age 35, Non-Smoker, KS, Annual, \$1,000,000, 10 Riders.
- Summary Values:**
  - Modal Premium (no OPP): \$35,470.00
  - Initial Annualized Values:
    - Base Premium: \$35,470.00
    - OPP Premium: \$0.00
    - Total Policy Premium: \$35,470.00
    - 7 Pay Limit: \$33,882.08
    - ASBP: \$36,850.00
    - Base Face Amount: \$1,000,000.00
    - Term Rider Benefit: \$0.00
    - MEC Year: 1
  - Values as of year/age (EOY): 1
  - Premium: \$35,470.00
  - Cumulative Premium: \$35,470.00
  - Cash Surrender Value: \$11,330.00
  - Death Benefit (BOY): \$1,000,000.00
- Producer Information:** Successful Producer, Agent ID: T6335U.

Red callout boxes with numbers 1 and 2 point to the 'Summary Values' and 'MEC Year' fields, respectively.

1. Summary of values
2. MEC Status

# Marketing Materials – print with the illustration

There are many marketing materials designed to print with the illustration, including product marketing materials and concept materials. At this time, illustrations are available in PDF form only and cannot be exported into Excel.

The image displays two screenshots of the NYLIS software interface. The top screenshot shows the 'Solves' tab with 'Additional Solve Objectives' settings, including fields for Target Cash Surrender Value, Target Amount, Target Age (EOY)/Years, Target Death Benefit, and Avoid MEC Using. The bottom screenshot shows the 'Reports' tab with a list of report options for 'Custom Whole Life AD116'. A sidebar on the left contains navigation buttons, with the 'Print' button highlighted by a red circle with the number '1'. In the bottom screenshot, red circles with the number '2' point to the 'Optional Pages' and 'Marketing Material' sections, and a red circle with the number '3' points to the 'Create and Preview Reports' button.

1. Select print to view report options
2. You can add optional pages and marketing materials to the report
3. Click here to generate a PDF report

# Advanced View— available for Universal Life products

Clicking on the left panel Switch to Advanced View allows for even more functionality for our Universal Life products. Mainly, this allows you to customize or match a competitor's illustration.

1

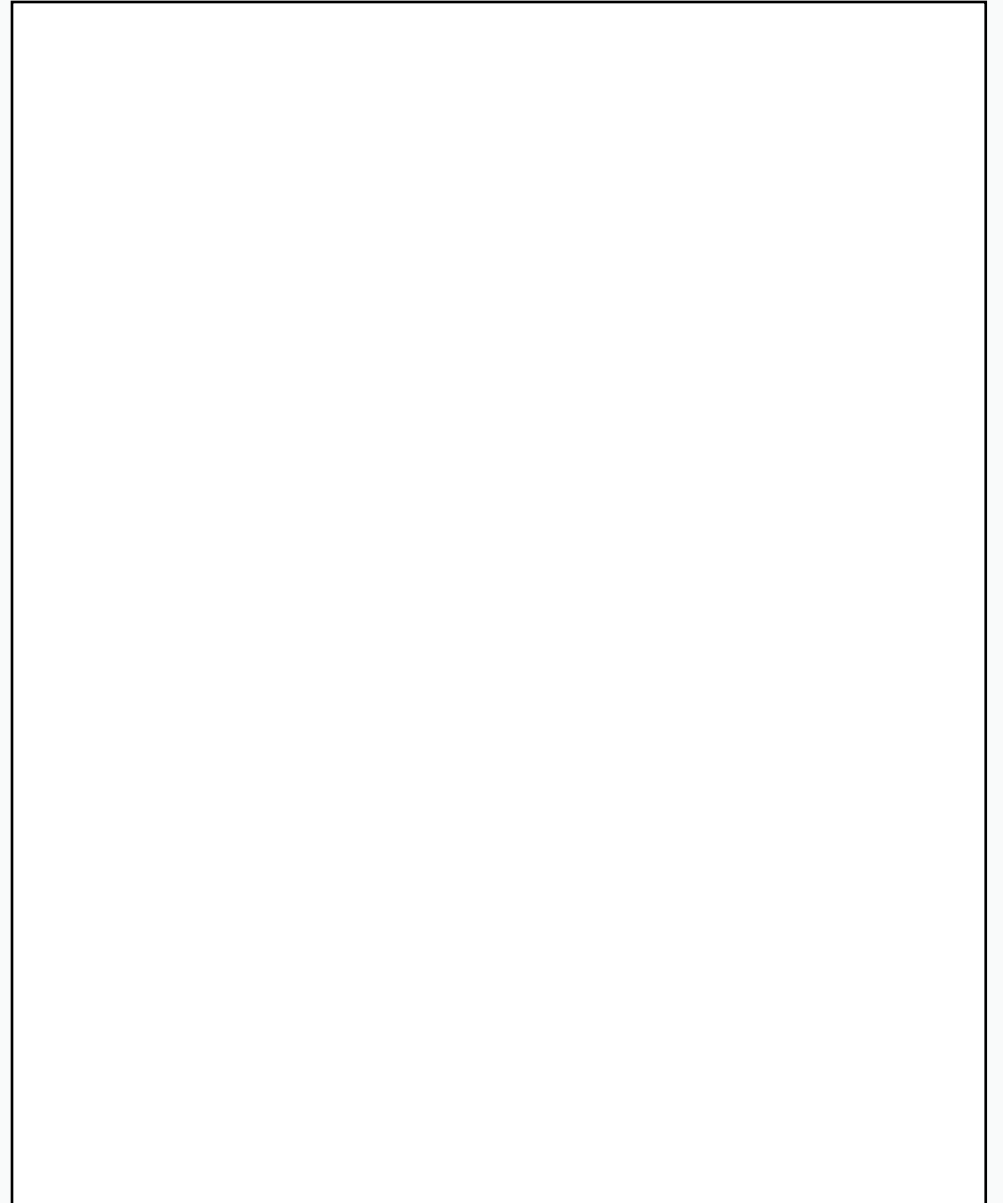
The screenshot shows the NYLIS interface with the 'Insured' form. The left-hand navigation menu includes options like Home, New Case, Case Management, Contact Management, Calculators, and a 'Switch to Advanced View' button at the bottom, which is highlighted with a red circle and the number '1'. The main form area contains fields for 'Insured Information' (First Name, Last Name, Gender, Birth Date, Issue Age, Nearest Insurance Age Change) and 'Risk Information' (Risk Classification, Table Rating, Life Expectancy, Flat Extra Amount).

2

The screenshot shows the NYLIS interface with the 'Additional Solve Objectives' form. The left-hand navigation menu now shows 'Switch to Classic View' instead of 'Advanced View'. The main form area contains sections for 'Face Amount', 'Death Benefit Option', and 'Premium Amount'. In the 'Face Amount' section, there is a table with columns for Type, Amount, and Age (BOY)/Years. A red circle with the number '2' points to the 'Specify Amount' dropdown menu in the 'Type' column. The table contains one row with 'Specify Amount', '\$1,000,000', and 'A35-A120'. Below the table are 'Add Row' and 'Clear' buttons. The 'Premium Amount' section also has a similar table with 'Specify Amount', '\$20,000.00', '\$0.00', and 'A35-A120'.

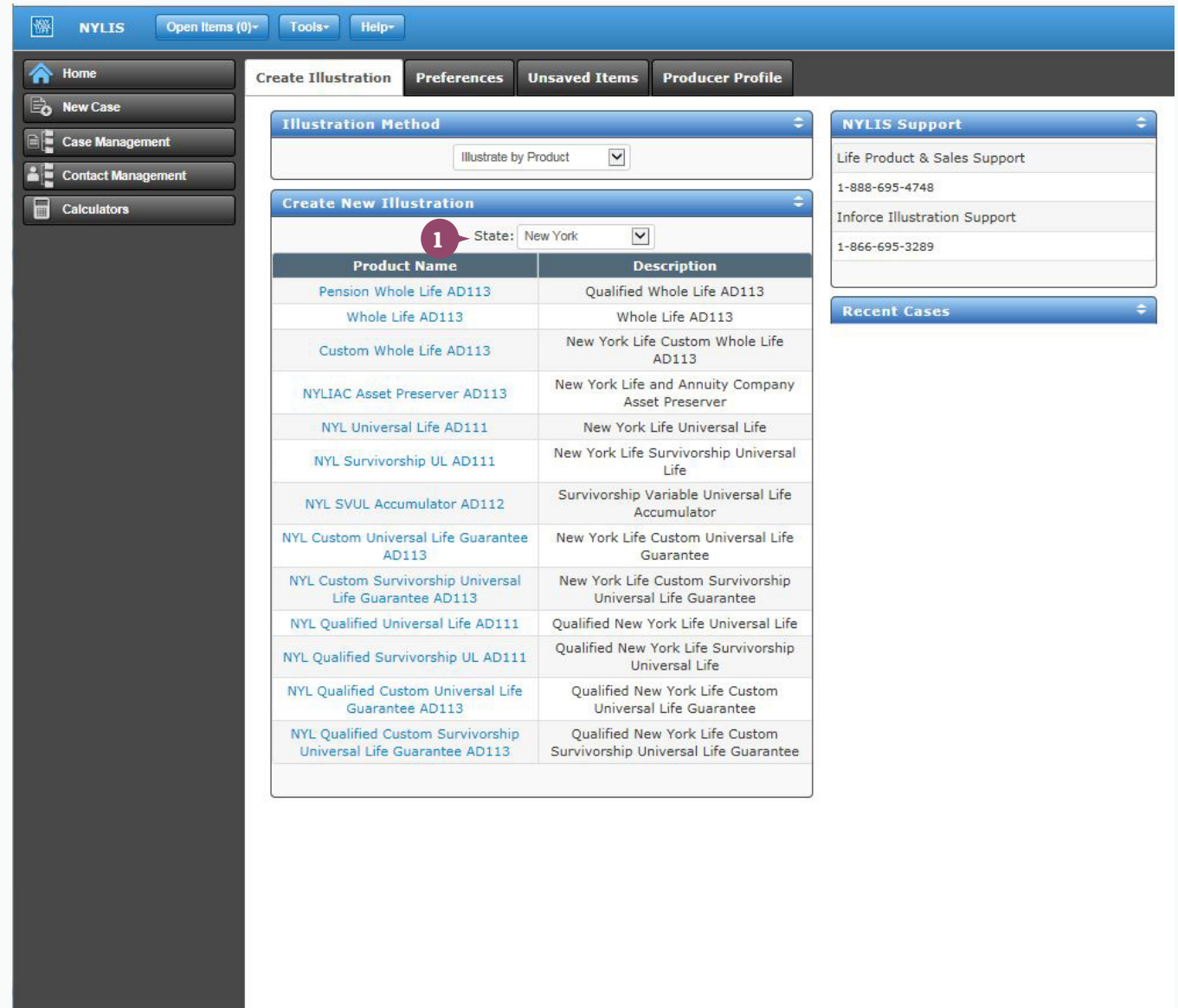
1. Select for additional solve capabilities
2. Advanced View allows you to solve within a schedule by selecting the solve type from the drop down menu

**FAQs –  
Most common questions**



## Tips for First-Time Users

Pick the Issue State – it displays only available products.



The screenshot shows the NYLIS software interface. The top navigation bar includes 'NYLIS', 'Open Items (0)', 'Tools', and 'Help'. The main menu on the left contains 'Home', 'New Case', 'Case Management', 'Contact Management', and 'Calculators'. The main content area is titled 'Create Illustration' and includes tabs for 'Create Illustration', 'Preferences', 'Unsaved Items', and 'Producer Profile'. The 'Illustration Method' section shows 'Illustrate by Product'. The 'Create New Illustration' section has a 'State' dropdown menu set to 'New York', which is highlighted with a red circle and the number '1'. Below this is a table of available products.

Product Name	Description
Pension Whole Life AD113	Qualified Whole Life AD113
Whole Life AD113	Whole Life AD113
Custom Whole Life AD113	New York Life Custom Whole Life AD113
NYLIAC Asset Preserver AD113	New York Life and Annuity Company Asset Preserver
NYL Universal Life AD111	New York Life Universal Life
NYL Survivorship UL AD111	New York Life Survivorship Universal Life
NYL SVUL Accumulator AD112	Survivorship Variable Universal Life Accumulator
NYL Custom Universal Life Guarantee AD113	New York Life Custom Universal Life Guarantee
NYL Custom Survivorship Universal Life Guarantee AD113	New York Life Custom Survivorship Universal Life Guarantee
NYL Qualified Universal Life AD111	Qualified New York Life Universal Life
NYL Qualified Survivorship UL AD111	Qualified New York Life Survivorship Universal Life
NYL Qualified Custom Universal Life Guarantee AD113	Qualified New York Life Custom Universal Life Guarantee
NYL Qualified Custom Survivorship Universal Life Guarantee AD113	Qualified New York Life Custom Survivorship Universal Life Guarantee

On the right side of the interface, there are two panels: 'NYLIS Support' and 'Recent Cases'. The 'NYLIS Support' panel lists 'Life Product & Sales Support' (1-888-695-4748) and 'Inforce Illustration Support' (1-866-695-3289). The 'Recent Cases' panel is currently empty.

**1. Select state of issue for list of available products**

## Tips for First-Time Users

# Getting Oriented – NYLIS organizes its questions over five tabs.

For the majority of AMN illustrations, you will only need to use three of the available tabs. For advanced case design, the Solves tab is the most critical.

### Client tab

The first of the three most-used tabs is the Client tab. This is where you specify the insured information.

The screenshot displays the NYLIS software interface. At the top, there is a menu bar with options: 'Open Items (3)', 'Save', 'Close', 'Tools', and 'Help'. Below the menu bar, there are several tabs: 'Home', 'Client', 'Base Policy', 'Riders', 'Solves', and 'Table Input'. The 'Client' tab is selected and highlighted. A red circle with the number '1' is placed over the 'Client' tab. The main content area shows the 'Insured' form. The form is divided into three sections: 'Insured Information', 'Risk Information', and 'Owner Information'. The 'Insured Information' section includes fields for First Name (Valued), Last Name (Client), Gender (Male), Birth Date, Issue Age (35), and Nearest Insurance Age Change. The 'Risk Information' section includes fields for Risk Classification (Non-Smoker), Table Rating (None), Life Expectancy (83), and Flat Extra Amount (\$0.00). The 'Owner Information' section includes a field for Owner Type (Insured) and an 'Owner Tax' table with columns for Percent (20.00%) and Age (ROY)/Years (A35-A120). The 'Owner Tax' table has 'Add Row' and 'Clear' buttons.

### 1. Client tab – Input insured and owner information

## Tips for First-Time Users

### Base Policy tab

This is the default tab and will be used to run a standard illustration without any special solves. If you do not need a special solve, this may be the only other input you need:

- Total desired face amount
- The Pay Period (for Custom Whole Life products)
- The Premium Mode
- Dividend Option (Reduced Paid Up and 1035 exchange questions are also located here)

The screenshot shows the NYLTS software interface with the following details:

- Top Bar:** NYLTS, Open Items (3), Save, Close, Tools, Help.
- Navigation Menu (Left):** Home, New Case, Case Management, Contact Management, Calculators, Untitled Case 1, Add Concept, CWL AD116, Illustrate, Print.
- Base Policy Tab (Highlighted with '1'):**
  - Policy Information:** Illustration Effective Date: 9/1/2016, State: Kansas, Revised Illustration: , Policy No.: , Application Part 1 Date: , Policy Issue Date: .
  - Base Policy Design:** Face Amount: \$1,000,000, Premium Pay Period: 10 (to Age 45 EOY), Premium Mode: Annual. **Dividend Option:** Table with columns Type, Interest Rate, Age (BOY)/Years. Row: Paid Up Additions, , A35-A120. Buttons: Add Row, Clear. Dividend Assumption: Current Div, Percent of Current Dividend: , Reduced Paid Up:  At Beginning of Year: .
  - 1035 Exchange:** Existing Contract is a MEC: , 1035 Exchange Amount: \$0.00 Applied on: 9/1/2016, 1035 Exchange Basis: \$0.00, Pay First Year Premium with Exchange Money: .

### 1. Base Policy tab – Input policy and 1035 Exchange information

## Tips for First-Time Users

### Riders tab

The Riders tab shows the optional riders. However, the Solves tab will allow you to add term and Option to Purchase Paid Up Additions riders, so sometimes you will skip this tab. [Click here](#) to access the agent manual for detailed information on available riders.

NYLIS Open Items (3) Save Close Tools Help

Client Base Policy **Riders** Solves Table Input

Riders

Disability Waiver of Premium:

Dividend Option Term:

Option to Purchase Paid Up Additions:

Option to Purchase Paid Up Additions Rider

Lump Sum Dump In (non 1035): \$0.00 Applied on: 9/1/2016

Scheduled OPP Premium

Amount	Adjustment	Age (BOY)/Years
\$0.00	\$0.00	A35-A35

Add Row Clear

OPP Amounts Include Base Premium:

Include OPP to achieve Cash Flow:

Scheduled OPP Amount is Billable:

Billable OPP Premium Mode: Annual

Use OPP as a % of Premium:

OPP Percentage:

Premium Deposit Account:

Chronic Care:

Accidental Death:

Policy Purchase Option:

Child Protection Benefit:

Payor Protection Benefit:

### 1. Riders tab – Select desired riders

## Tips for First-Time Users

### Solves tab

This is where most of your advanced case design takes place. This tab has sections available for Premium Solves, Face Solves, and Cash Flow Solves. Fields will vary depending on the product you are illustrating.

The screenshot shows the NYLIS software interface. At the top, there are menu items: NYLIS, Open Items (3), Save, Close, Tools, and Help. Below this is a navigation bar with tabs: Client, Base Policy, Risk, **Solves** (highlighted with a red circle and the number 1), and Table Input. On the left is a vertical navigation menu with buttons: Home, New Case, Case Management, Contact Management, Calculators, Untitled Case 1, Add Concept, CWL AD116 (selected), Illustrate, and Print. The main content area is titled 'Additional Solve Objectives' and contains three sections: 'Premium Solves', 'Face Solves', and 'Cash Flow Solves'. The 'Premium Solves' section is expanded and contains a 'Find Premium' sub-section with the following options:

- Premium Offset Proposal [ ] in Year [ ]
- Find Out of Pocket Premium to be paid for [ ] years, then use [ ] for all Remaining Premiums
  - Using a Death Benefit of [ ]
  - Using a Calculated Death Benefit
- Pay Partial Annual Premium of [ ] for [ ] years starting at age (BOY) [ ] Using [ ]
- Using [ ] pay premiums starting at age (BOY) [ ]
- Using a Death Benefit of \$1,000,000 with Minimum Term to Avoid MEC [ ] of [ ] Dividend Option Term [ ]
- for 7 years use the Required Premium [ ] for 10 years
- Remaining Premiums Paid By Policy [ Surrenders ]

**1. Solves tab – Expand or collapse solve sections to select desired solve**

## Tips for First-Time Users

### Tables tab

If you have varying amounts of premium, or wish to vary other amounts, you may use the Table Input tab.

**Cash Flow Information**

Loan Interest Type:  Base Policy Premium Mode:   
Loan Interest Rate:  Billable OPP Premium Mode:   
Pay Premiums from Surrenders:  Lump Sum Dump In:  Applied on:   
Monthly Surrenders:  OPP Amounts in Table Include Base Premium:   
Pay Premiums from Loans:  Include OPP to achieve Cash Flow:   
Monthly Loans:

Year	Dividend Option	OPP Premium	Surrender	Loan	Loan Repay	Net Annualized Total
1	Paid Up Additions				\$0.00	\$0.00
2	Paid Up Additions				\$0.00	\$0.00
3	Paid Up Additions				\$0.00	\$0.00
4	Paid Up Additions				\$0.00	\$0.00
5	Paid Up Additions				\$0.00	\$0.00
6	Paid Up Additions				\$0.00	\$0.00
7	Paid Up Additions				\$0.00	\$0.00
8	Paid Up Additions				\$0.00	\$0.00
9	Paid Up Additions				\$0.00	\$0.00
10	Paid Up Additions				\$0.00	\$0.00
11	Paid Up Additions				\$0.00	\$0.00
12	Paid Up Additions				\$0.00	\$0.00
13	Paid Up Additions				\$0.00	\$0.00
14	Paid Up Additions				\$0.00	\$0.00
15	Paid Up Additions				\$0.00	\$0.00
16	Paid Up Additions				\$0.00	\$0.00
17	Paid Up Additions				\$0.00	\$0.00
18	Paid Up Additions				\$0.00	\$0.00
19	Paid Up Additions				\$0.00	\$0.00
20	Paid Up Additions				\$0.00	\$0.00

### 1. Table Input tab – Input information to further customize illustration

## Tips for First-Time Users

# Setting up the Default Producer Profile

When you first enter the system, or click on the Home left panel button, you will be able to access the Producer Profile tab.

Fill out your information. Then, click on Create Illustration; it will automatically save the information.

The screenshot shows the NYLIS web application interface. The top navigation bar includes 'NYLIS', 'Open Items (0)', 'Tools', and 'Help'. The left sidebar contains 'Home', 'New Case', 'Case Management', 'Contact Management', and 'Calculators'. The main content area is titled 'Producer Information' and contains the following fields:

- First Name:
- Last Name:
- Producer Designations:  [Designations](#)
- License:

A 'Licenses' table is displayed with the following data:

State	Line of Business	License Number	
Arkansas	Life	000001	<a href="#">Remove</a>
California	Life	000002	<a href="#">Remove</a>

Buttons: [Add License](#), [Clear All](#)

Business Name (DBA):

Address:

City:

State:

Zip:

Preferred Phone Number:

Business Phone Number:

Other Phone Number:

Fax Number:

Email Address:

[Reset](#)

### 1. How do I set up my default producer information?

After you first enter the system or click on the Home left panel button, click on the Producer Profile tab. Fill out your information. Then, click on Create Illustration; it will automatically save the information.

The screenshot shows the NYLIS web application interface. The top navigation bar includes 'NYLIS', 'Open Items (0)', 'Tools', and 'Help'. The left sidebar contains 'Home', 'New Case', 'Case Management', 'Contact Management', and 'Calculators'. The main content area is titled 'Producer Information' and contains the following fields:

- First Name: Successful
- Last Name: Producer
- Producer Designations: (with a 'Designations' button)
- License: (with an information icon)

A 'Licenses' section contains a table with the following data:

State	Line of Business	License Number	
New York	Life	00000t	Remove
Pennsylvania	Life	00000q	Remove

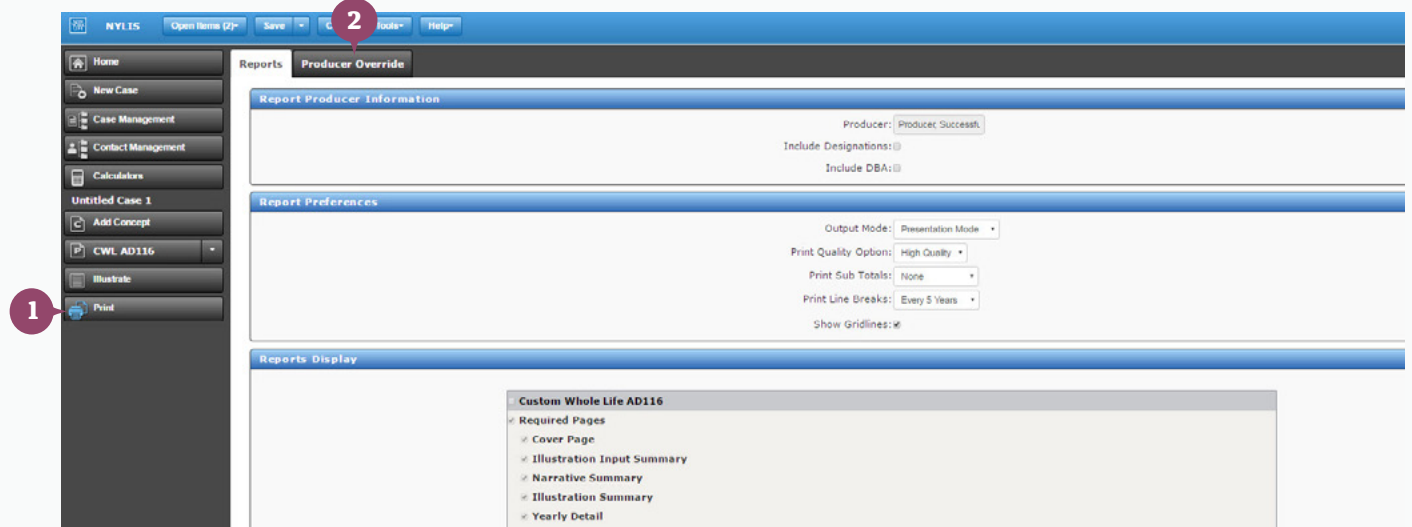
Below the table are 'Add License' and 'Clear All' buttons. The bottom section of the form includes:

- Business Name (DBA): New York Life Insurance
- Address: 51 Madison Avenue
- City: New York
- State: New York
- Zip: 10010
- Preferred Phone Number: (empty)
- Business Phone Number: (empty)
- Other Phone Number: (empty)
- Fax Number: (empty)
- Email Address: (empty)

A 'Reset' button is located at the bottom right of the form.

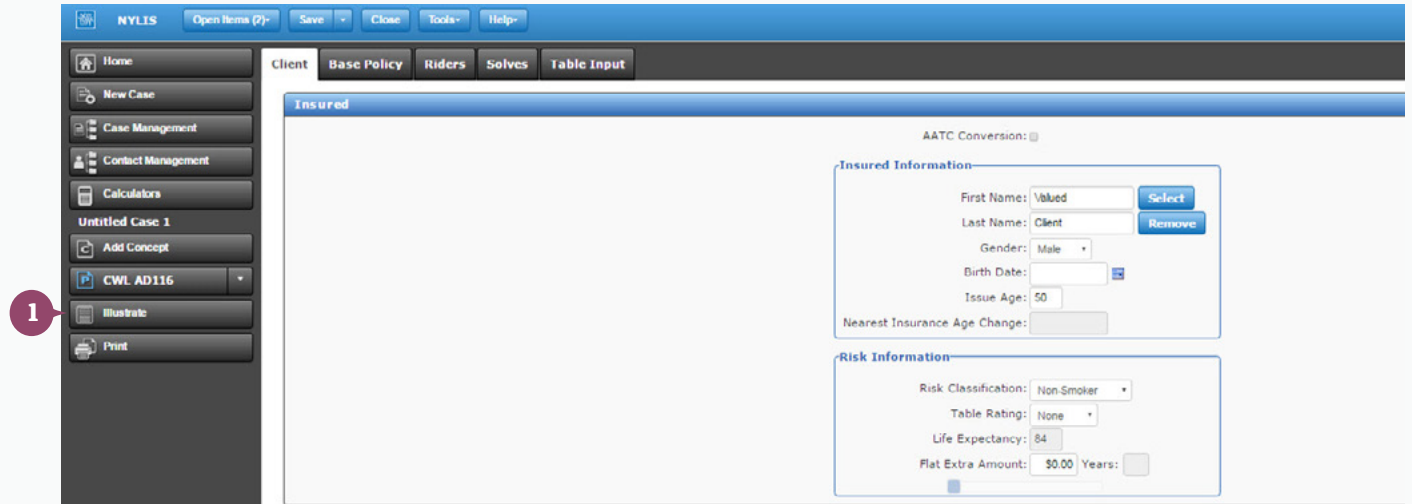
## 2. How do I change to a different producer?

After selecting Print, go to Producer Override; this will allow you to put in new producer information for this particular case.



1. Select Print from the menu
2. Then select the Producer Override tab.

### 3. How do I calculate the illustration?



**1. Select Illustrate from the menu on the left to calculate values and produce reports for viewing**

## 4. How do I print the illustration?

The screenshot displays the NYLIS software interface. On the left sidebar, the 'Print' button is highlighted with a red circle and the number '1'. The main content area shows the 'Reports' section with 'Producer Override' selected. Below this, there are sections for 'Report Producer Information', 'Report Preferences', and 'Reports Display'. The 'Reports Display' section shows a tree view of report pages, including 'Required Pages' (Cover Page, Illustration Input Summary, Narrative Summary, Illustration Summary, Yearly Detail) and 'Optional Pages' (Supplemental Illustration of Cash Flow, Supplemental Cash Value Illustration, Average IRR Summary, Year by Year IRR Summary, Policy Values Summary Graph, Cash Surrender Values Summary Graph, Death Benefit Summary Graph). The 'Marketing Material' section includes 'WL Wheel', 'CWL Fact Sheet', 'Dividend Brochure', 'Ordinary Life Portfolio', and 'Flexibility in Retirement (For Registered Rep use only)'. A red circle with the number '2' points to the 'Create and Preview Reports' button at the bottom right of the main content area.

**1. First, select Print from the menu on the left**

**2. Next, click the Create and Preview Reports button to generate a PDF**

## 5. How do I see the commissions?

The screenshot shows the 'Illustrate' software interface. At the top, there are tabs for 'Ledger Display', 'Graph Display', and 'Custom View Manager'. A 'Print' button is in the top right corner. Below the tabs is a 'Display Information' section with a dropdown menu labeled 'View Option:' set to 'Commission Estimate'. A red circle with the number '1' points to this dropdown. Below this is the 'Initial Policy Information' section, which displays the following data:

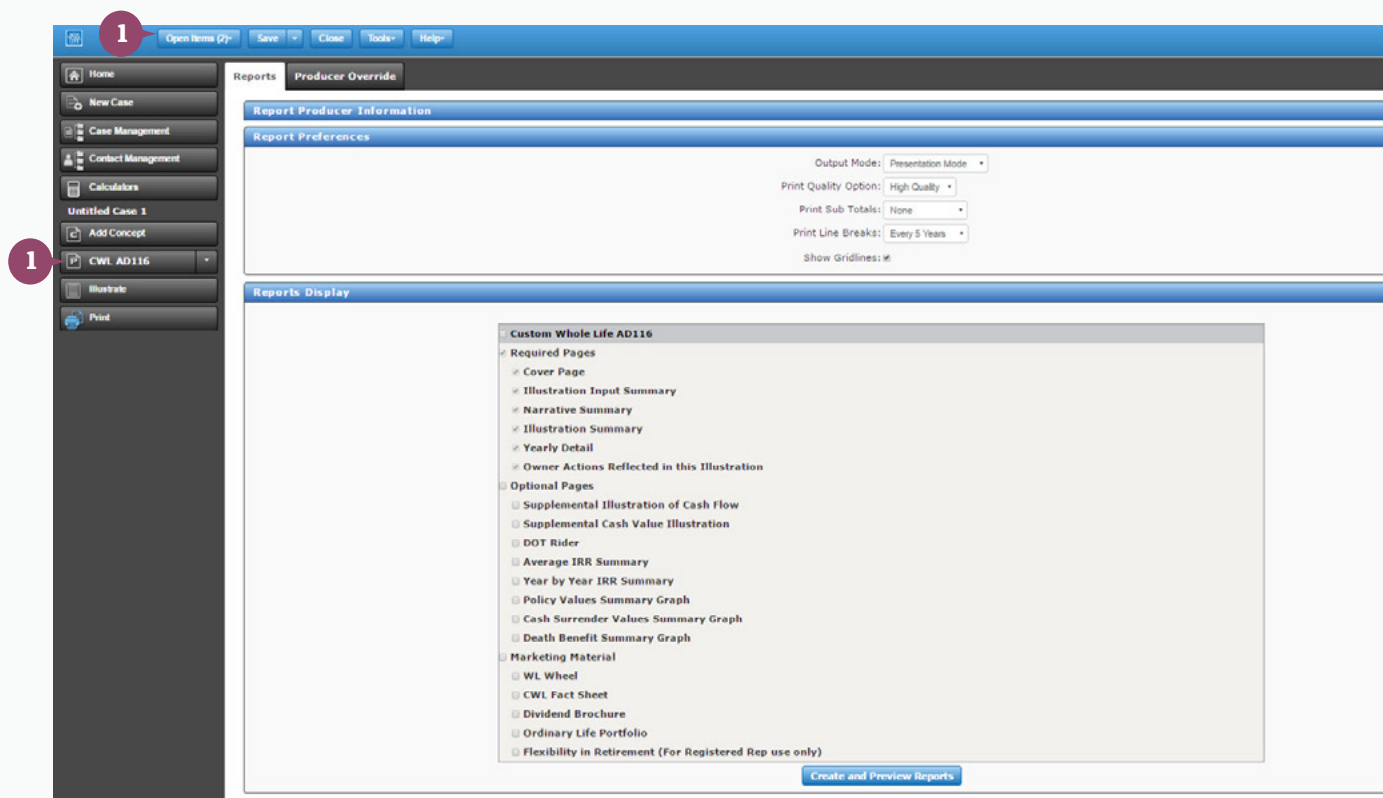
Initial Face Amount	MEC Year	Life Expectancy Age	Modal Premium
\$967,905	N/A	84	\$56,723.54

Below the policy information is the 'Values' section, which contains a table with the following columns: Policy Year, Age, Base Premium Less Modal Fee, DOT Premium, ADB Premium, CCR Premium, WP Premium, Paid-Up Addition Premium, Target Commissionable Premium, Annual Commission EOY, Annual Expense Allowance, and Total Annual Compensation EOY.

Policy Year	Age	Base Premium Less Modal Fee	DOT Premium	ADB Premium	CCR Premium	WP Premium	Paid-Up Addition Premium	Target Commissionable Premium	Annual Commission EOY	Annual Expense Allowance	Total Annual Compensation EOY
1	51	\$56,526	\$98	\$0	\$0	\$0	\$0	\$28,147	\$14,974	\$7,061	\$22,035
2	52	\$56,526	\$98	\$0	\$0	\$0	\$0	\$28,147	\$2,263	\$0	\$2,263
3	53	\$56,526	\$98	\$0	\$0	\$0	\$0	\$28,147	\$2,259	\$0	\$2,259
4	54	\$56,526	\$98	\$0	\$0	\$0	\$0	\$28,147	\$2,259	\$0	\$2,259
5	55	\$56,526	\$98	\$0	\$0	\$0	\$0	\$28,147	\$1,696	\$0	\$1,696
6	56	\$56,526	\$98	\$0	\$0	\$0	\$0	\$28,147	\$1,696	\$0	\$1,696
7	57	\$56,526	\$98	\$0	\$0	\$0	\$0	\$28,147	\$1,696	\$0	\$1,696
8	58	\$56,526	\$0	\$0	\$0	\$0	\$0	\$28,147	\$1,696	\$0	\$1,696
9	59	\$56,526	\$0	\$0	\$0	\$0	\$0	\$28,147	\$1,696	\$0	\$1,696
10	60	\$56,526	\$0	\$0	\$0	\$0	\$0	\$28,147	\$1,696	\$0	\$1,696
Total		\$565,257	\$685	\$0	\$0	\$0	\$0		\$31,928	\$7,061	\$38,989

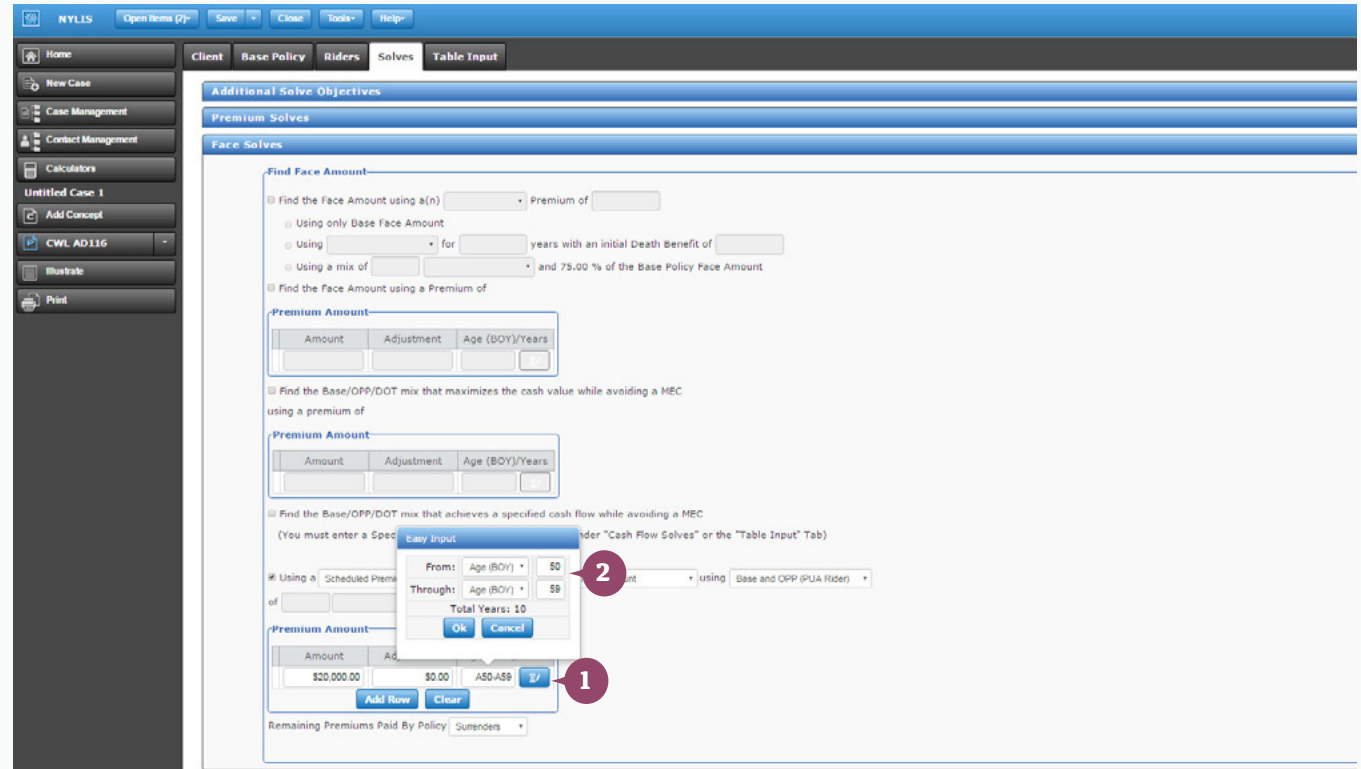
**1. After selecting Illustrate from the menu on the left, select Commission Estimate from the dropdown menu of available reports**

6. I'm lost – how do I get back to my illustration inputs?



**1. Select the Product button from the menu on the left or the Open Items button to return to inputs**

## 7. How do I use a Schedule?



1. On the Solves tab, under Face Solves, select the edit button to bring up the input window.
2. You may input age or years. You may also type directly into the field. Use A for age or just the numeral for years.

## 8. How do I use the Table Input?

If you have varying amounts of premium or wish to vary other amounts, you may use the Table Input tab.

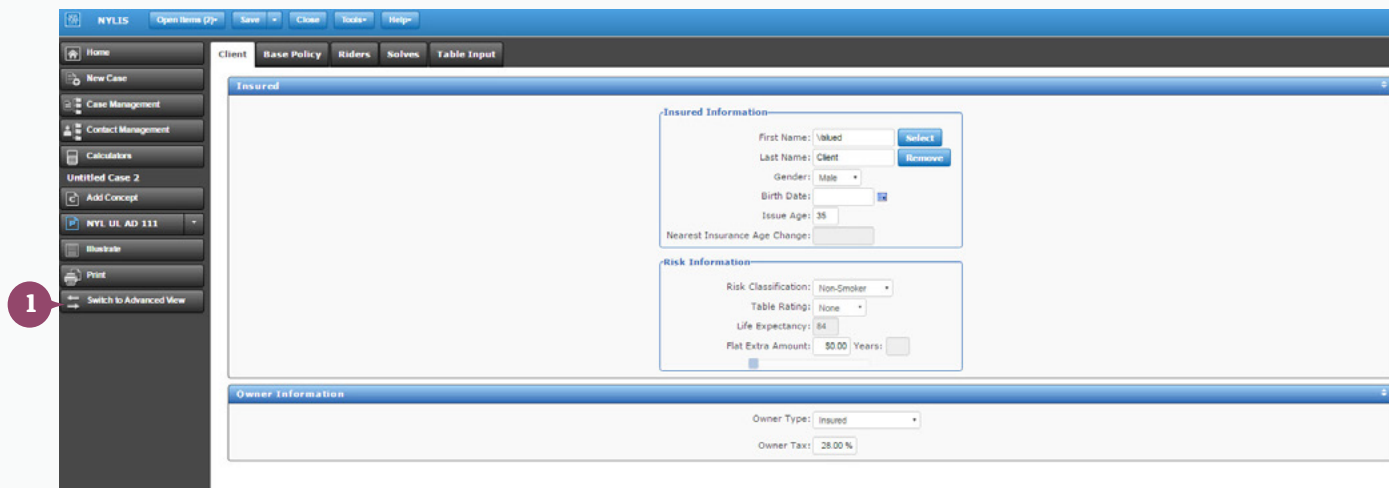
The screenshot shows the 'Table Input' tab selected in the top navigation bar. A red circle with the number '1' is placed over the 'Table Input' tab. The main content area is titled 'Cash Flow Information' and contains several input fields: 'Loan Interest Type' (Accrued), 'Loan Interest Rate' (5.00%), 'Base Policy Premium Mode' (Annual), 'Billable OPP Premium Mode' (Annual), 'Lump Sum Dump In' (\$0.00 Applied on 9/22/2018), and 'OPP Amounts in Table Include Base Premium' (checked). Below these fields are 'Reset Table' and 'Quick Entry' buttons. A table is displayed with the following columns: Year, Dividend Option, OPP Premium, Surrender, Loan, Loan Repay, and Net Annualized Total. The table contains 9 rows of data, all showing 'Paid Up Additions' in the Dividend Option column and \$0.00 in the other columns.

Year	Dividend Option	OPP Premium	Surrender	Loan	Loan Repay	Net Annualized Total
1	Paid Up Additions				\$0.00	\$0.00
2	Paid Up Additions				\$0.00	\$0.00
3	Paid Up Additions				\$0.00	\$0.00
4	Paid Up Additions				\$0.00	\$0.00
5	Paid Up Additions				\$0.00	\$0.00
6	Paid Up Additions				\$0.00	\$0.00
7	Paid Up Additions				\$0.00	\$0.00
8	Paid Up Additions				\$0.00	\$0.00
9	Paid Up Additions				\$0.00	\$0.00

**1. On the Table Input tab, input information to further customize illustration**

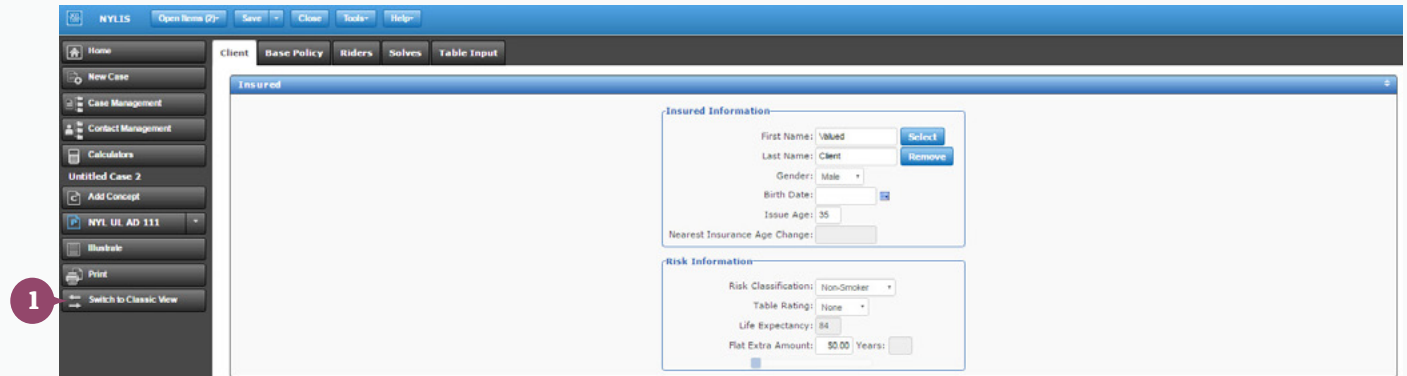
### 9. How do I switch to Advanced View (UL products only)?

Clicking on the left panel Switch to Advanced View allows for even more functionality for our Universal Life products. This mainly allows you to customize or match a competitor's illustration.



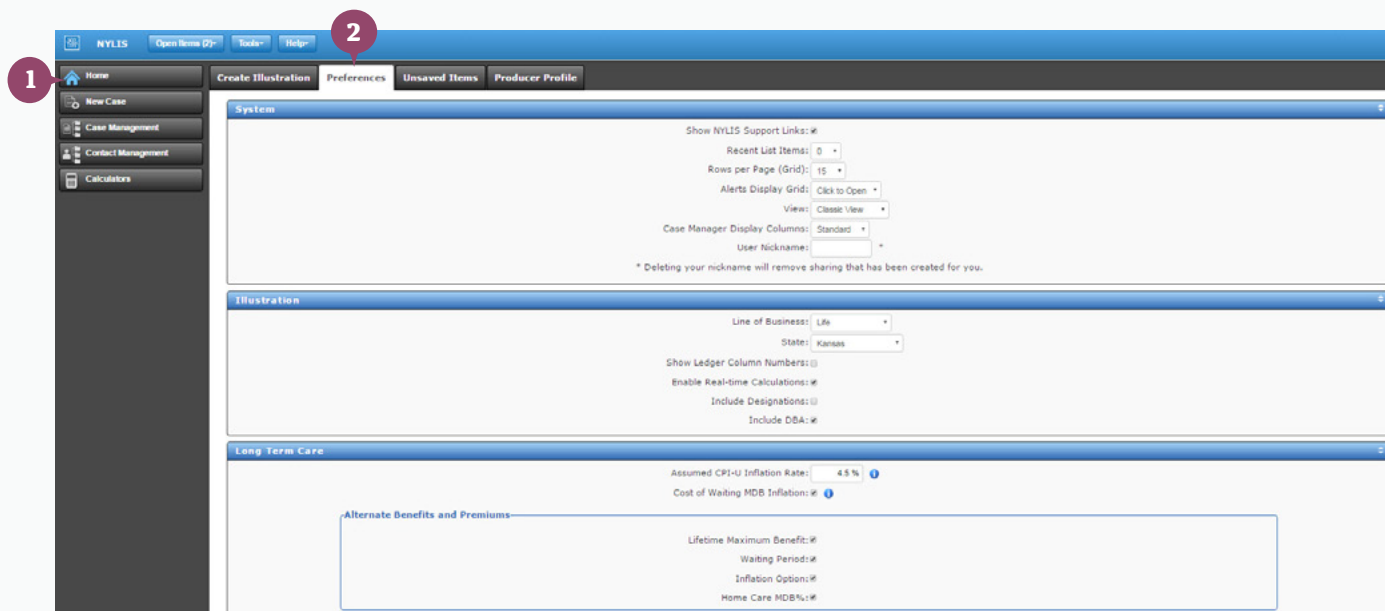
**1. Select Switch to Advanced View for additional solve capability**

## 10. How do I switch to Classic View (UL products only)?



**1. Select Switch to Classic View for basic cases (has limited solve capabilities)**

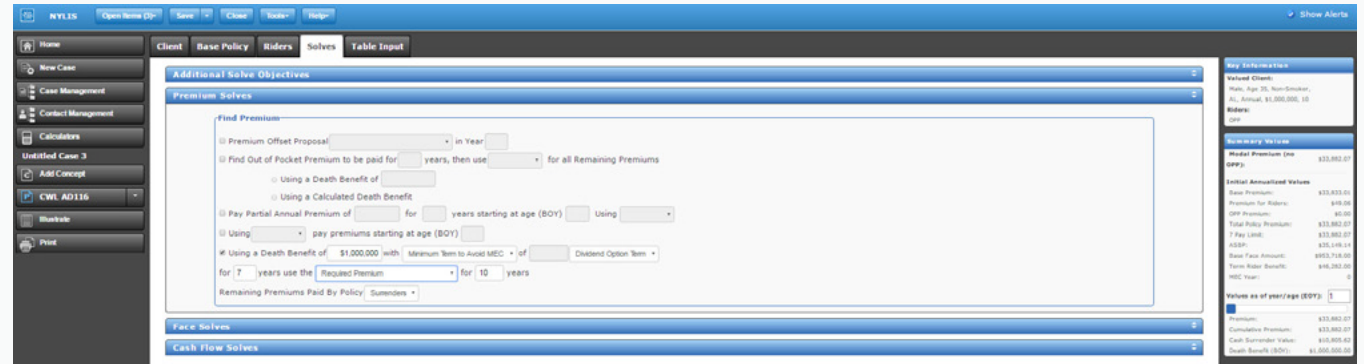
## 11. How do I set Preferences?



**1. Select the Home button from the menu on the left**

**2. From the Preferences tab, you may set some preferences such as issue state**

## 12. How do I see the whole screen?



– If all of the panels do not show up on the screen, use the Ctrl- command on the keyboard to reduce the size until all three display

13. How do I  
find the MEC  
information on  
the output?

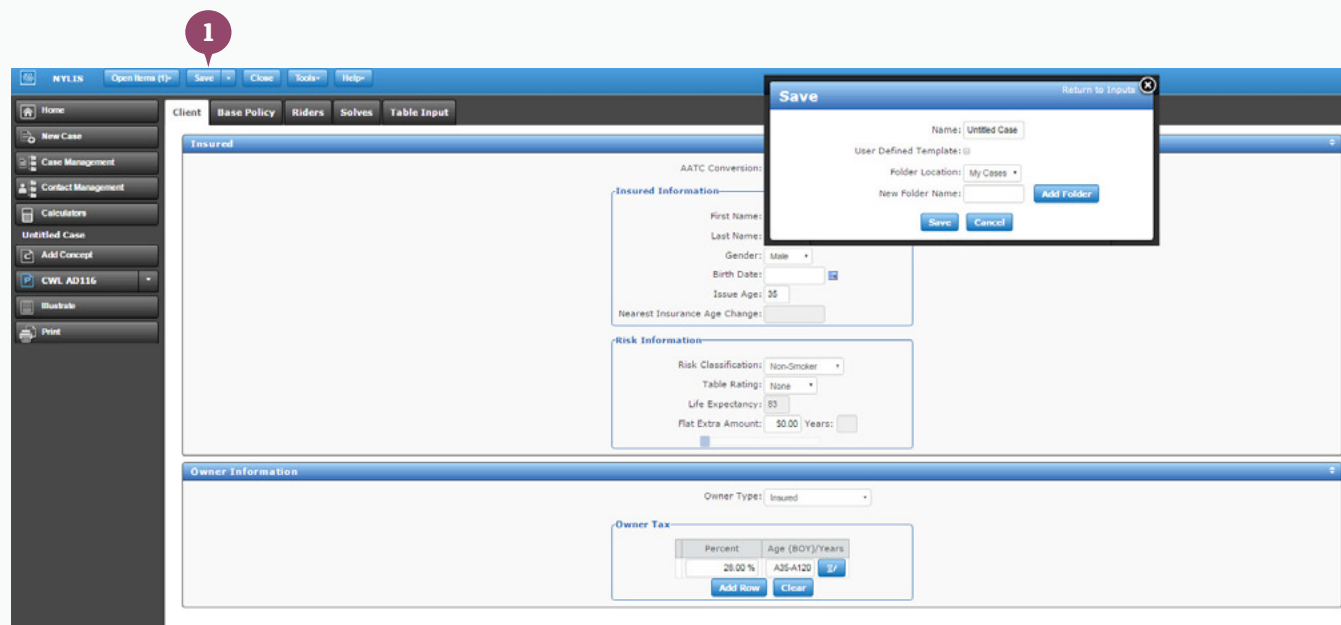
## 14. How do I see the requested distributions on the output?

After selecting Illustrate from the left panel to generate reports for viewing, select Supplemental Illustration of Cash Flows from the list of reports available.

The screenshot shows the 'Illustrate' software interface. At the top, there are tabs for 'Ledger Display', 'Graph Display', and 'Custom View Manager'. Below these, there is a 'Display Information' section with a 'View Option' dropdown set to 'Supplemental Illustration of Cash Flows'. The 'Initial Policy Information' section shows: Initial Face Amount: \$2,866,084; MEC Year: N/A; Life Expectancy Age: 83; Modal Premium: \$101,648.22. The main 'Values' section contains a table with the following data:

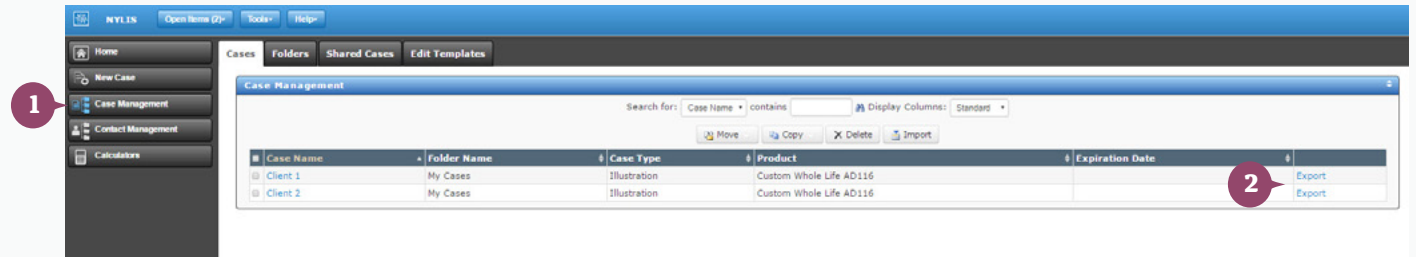
End of Year	Age	Annual Policy Cash Flow	Cumulative Policy Cash Flow	Net Annual Surrender	Cash Surrender Value of PUA's	Cash Surrender Value	Death Benefit (BOY)	Annual Tax and Penalty
28	63	\$0	\$1,016,482	\$0	\$1,627,342	\$3,110,290	\$5,045,124	\$0
29	64	\$0	\$1,016,482	\$0	\$1,763,976	\$3,287,032	\$5,013,127	\$0
30	65	(\$35,000)	\$981,482	\$35,000	\$1,872,275	\$3,435,498	\$5,123,588	\$0
31	66	(\$35,000)	\$946,482	\$35,000	\$1,905,560	\$3,589,072	\$5,236,585	\$0
32	67	(\$35,000)	\$911,482	\$35,000	\$2,105,780	\$3,749,795	\$5,354,500	\$0
33	68	(\$35,000)	\$876,482	\$35,000	\$2,233,151	\$3,918,021	\$5,478,201	\$0
34	69	(\$35,000)	\$841,482	\$35,000	\$2,368,054	\$4,094,150	\$5,607,373	\$0
35	70	(\$35,000)	\$806,482	\$35,000	\$2,510,541	\$4,278,352	\$5,742,102	\$0
36	71	(\$35,000)	\$771,482	\$35,000	\$2,661,030	\$4,470,842	\$5,881,743	\$0
37	72	(\$35,000)	\$736,482	\$35,000	\$2,819,785	\$4,671,828	\$7,026,965	\$0
38	73	(\$35,000)	\$701,482	\$35,000	\$2,987,546	\$4,881,389	\$7,177,863	\$0

## 15. How do I save an illustration?



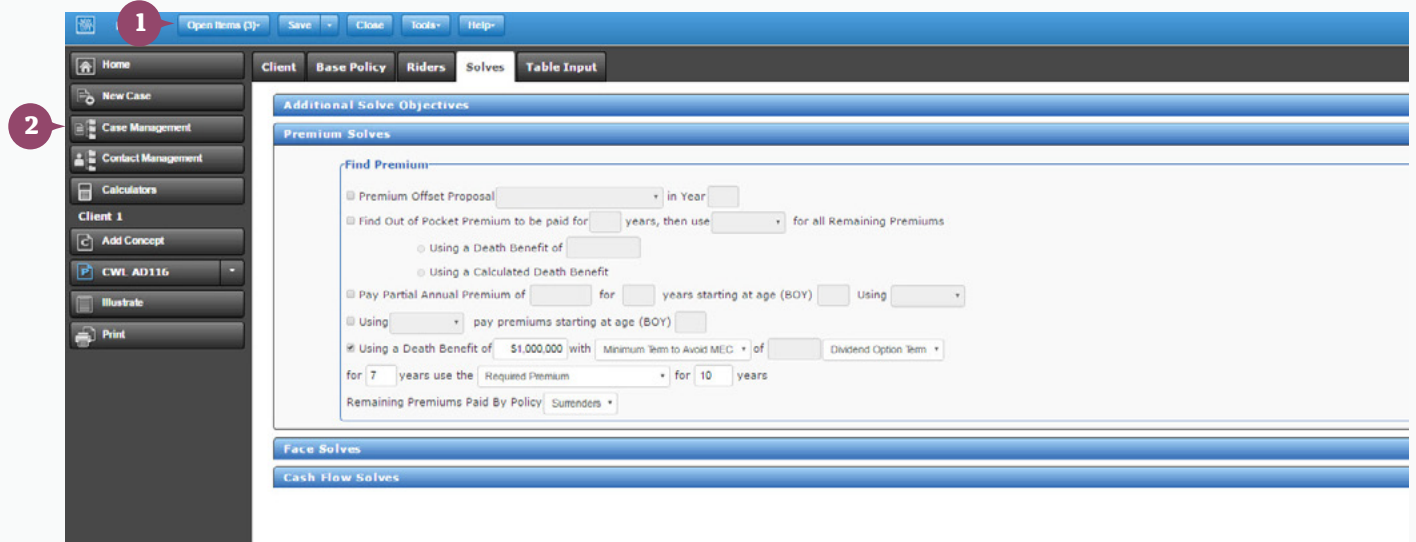
**1. Select the Save button to bring up the menu, which will allow you to save cases as desired**

## 16. How do I share an illustration with a coworker?



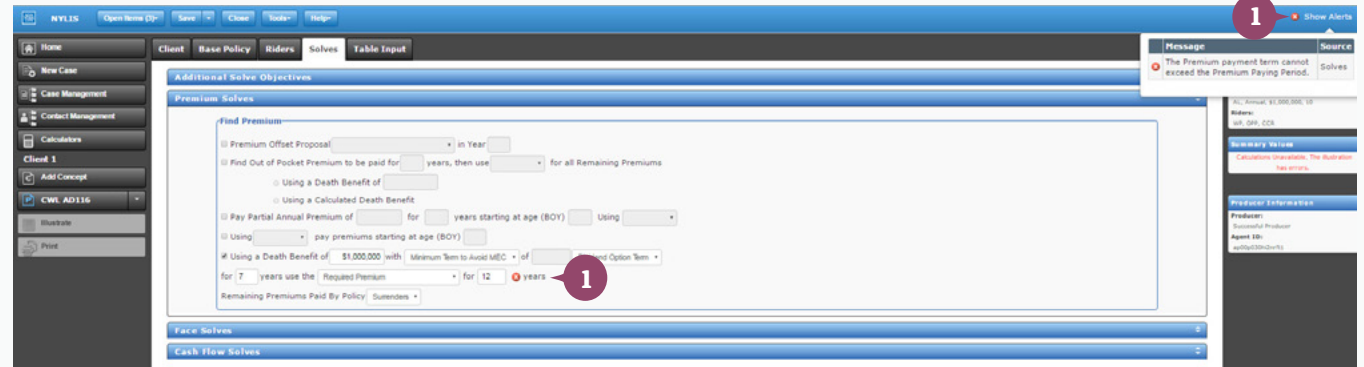
1. Select the Case Management button from the menu on the left to bring up a list of saved cases
2. Select Export for the cases you want to share, and then browse to where you want to save the file

## 17. How do I reopen an illustration?



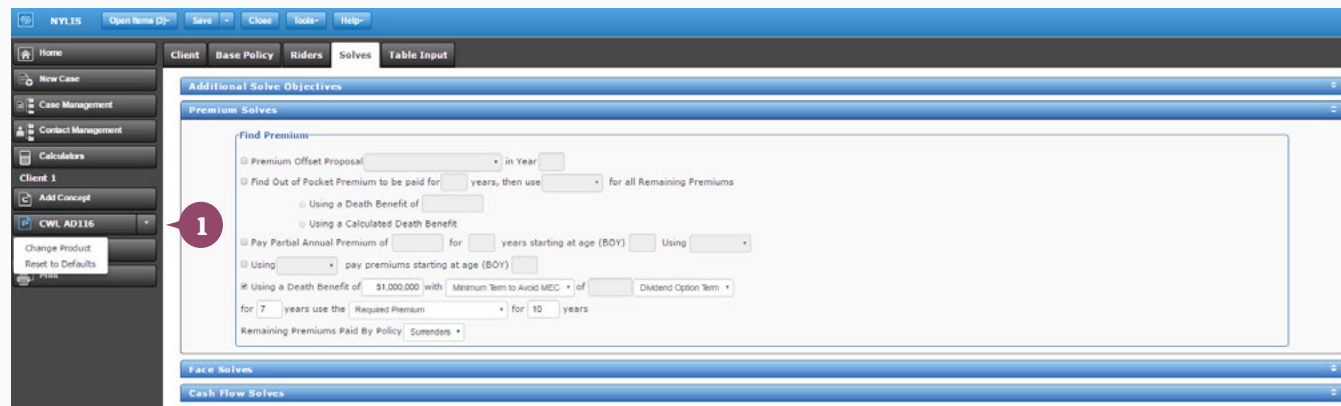
1. Select the Open Items button to switch between your current cases
2. Select Case Management to bring up the list of cases you have previously saved

## 18. How do I show and clear alerts?



**1. Click on any red x button to bring up details on the alert**

## 19. How do I change the product?



1. Select the dropdown arrow to bring up window allowing you to change the product or to reset your defaults

## 20. How do I add a concept?

The screenshot shows the NYLIS software interface. On the left sidebar, the 'Add Concept' button is highlighted with a red circle and the number '1'. The main window displays the 'Insured' section with the following information:

**Insured Information**

- AATC Conversion:
- First Name: Valued
- Last Name: Client
- Gender: Male
- Birth Date:
- Issue Age: 35
- Nearest Insurance Age Change:

**Risk Information**

- Risk Classification: Non-Smoker
- Table Rating: None
- Life Expectancy: 83
- Flat Extra Amount: 50.00 Years:

**Owner Information**

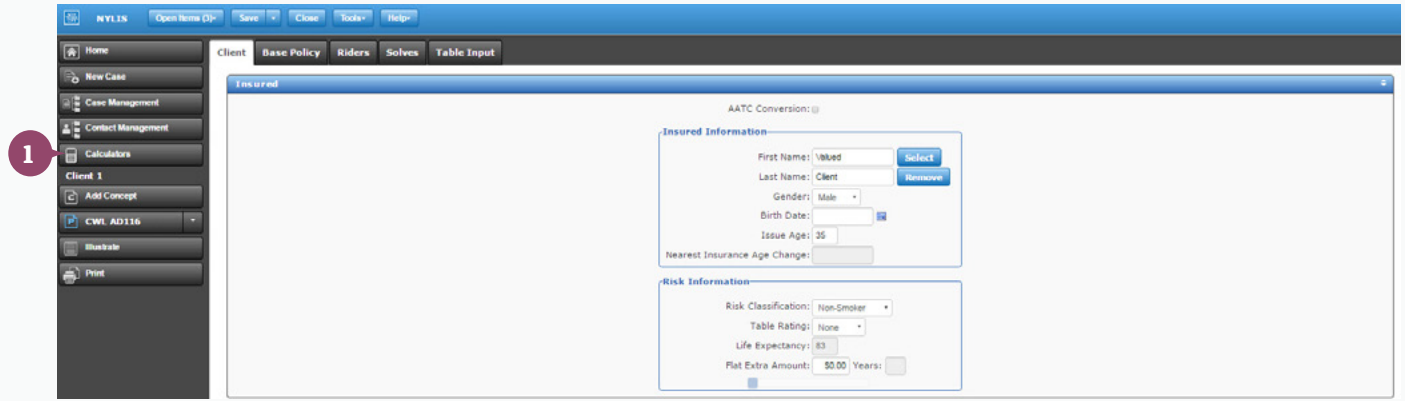
- Owner Type: Insured

**Owner Tax**

Percent	Age (BOY)/Years
28.00 %	A35-A120

**1. Select the Add Concept button to bring up a list of available concepts**

## 21. How do I access calculators available outside of an illustration?

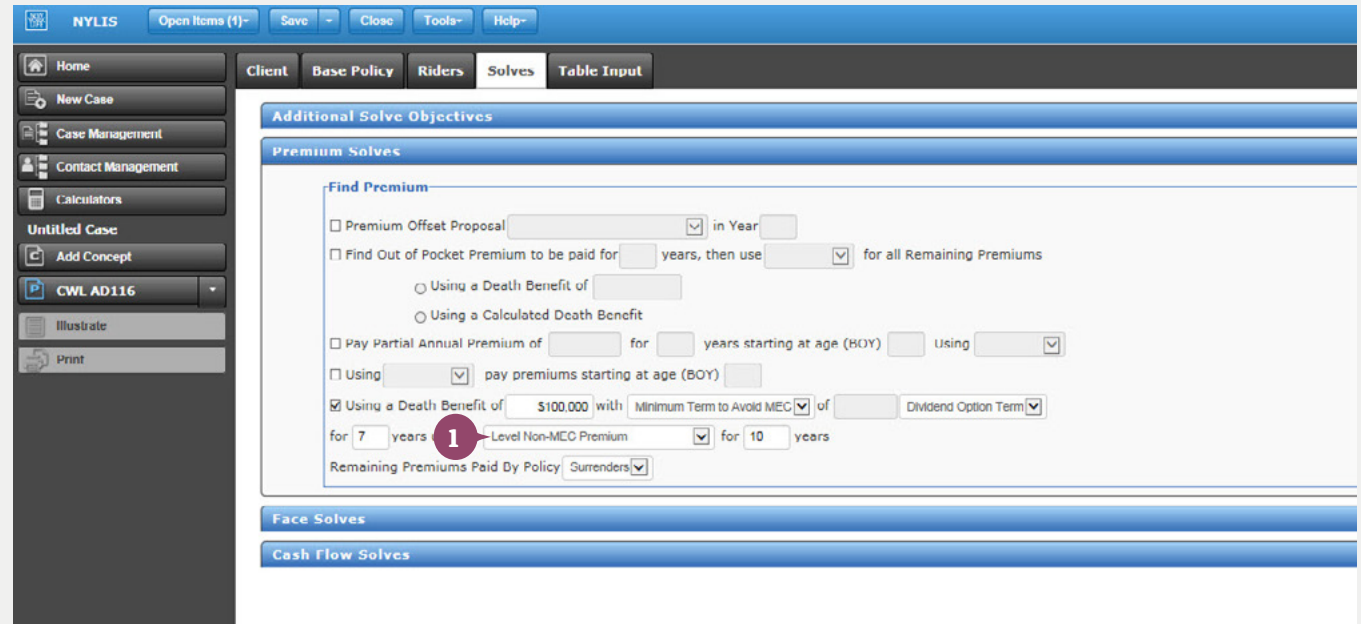


**1. Select the Calculators button to see a list of available calculators**

# Premium Solves – I know the coverage.

How do I find the:

1. Non-MEC Level Premium?

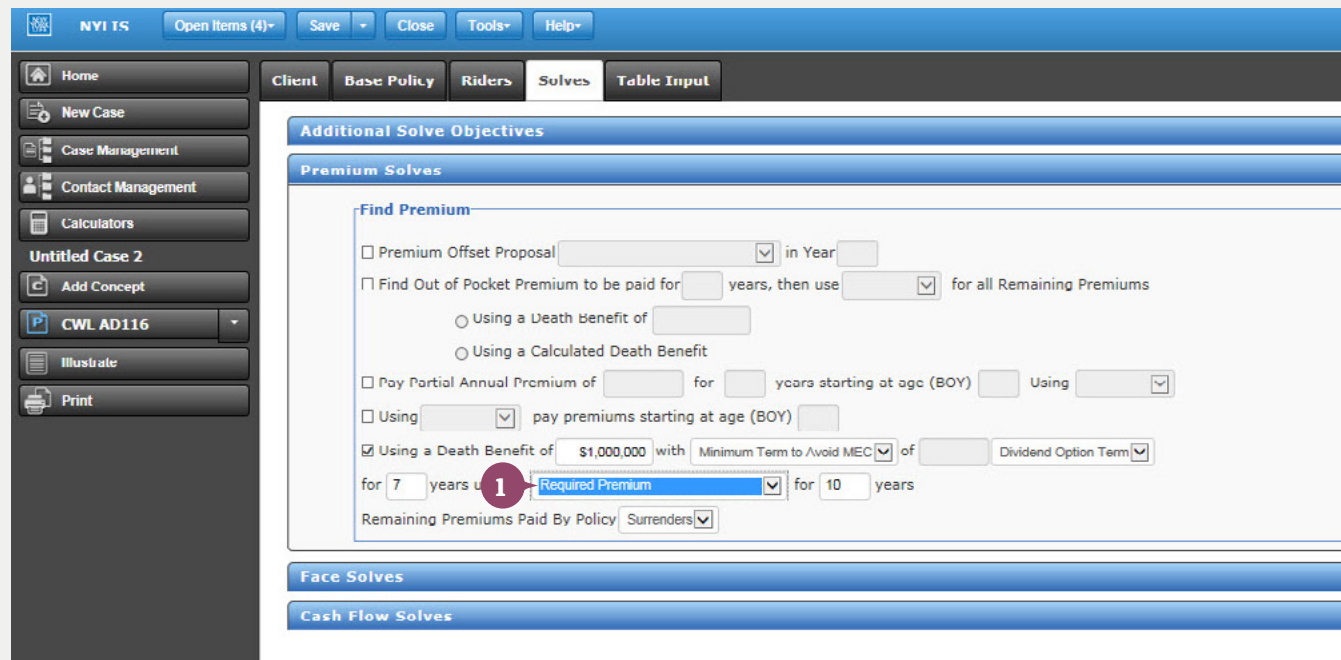


1. Under the Premium Solves section, select Level Non-MEC Premium from the drop down menu

# Premium Solves – I know the coverage.

How do I find the:

2. Minimum Required Premium?



1. Under the Premium Solves section, select Required Premium from the drop down menu

# Premium Solves – I know the coverage.

How do I find the:

3. Maximum premium allowed under product rules?

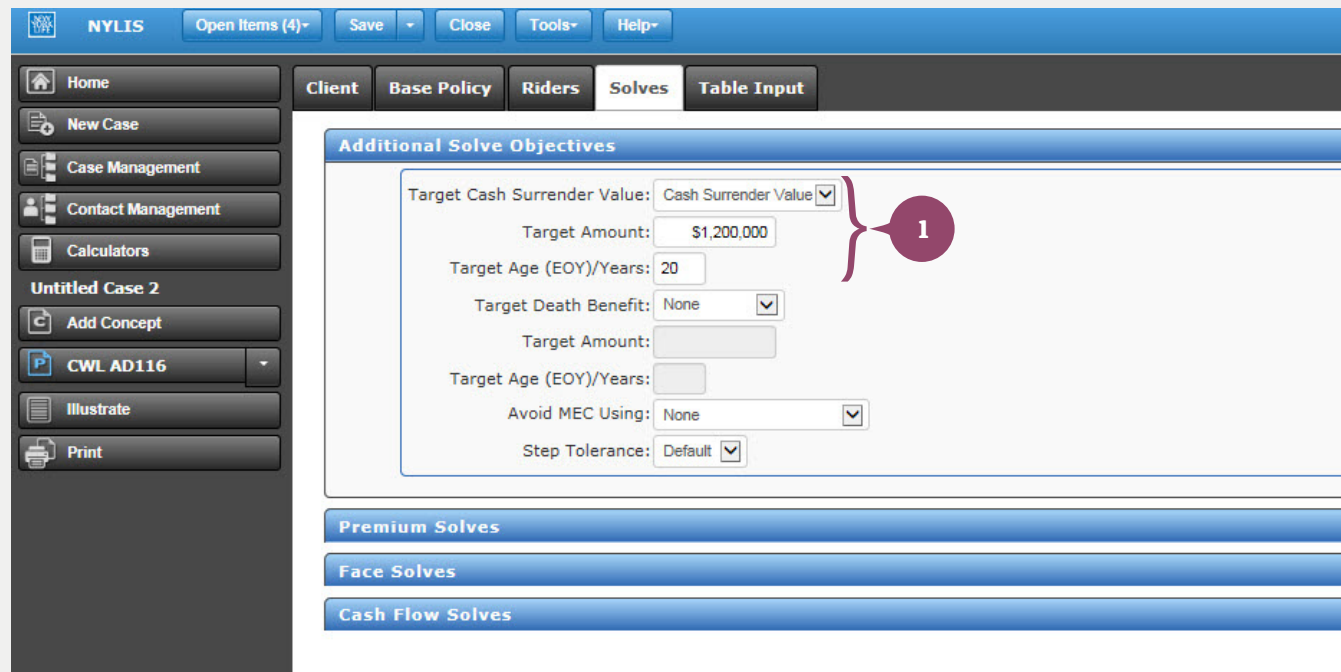
The screenshot shows the NYLIS software interface. The top navigation bar includes 'Client', 'Base Policy', 'Riders', 'Solves', and 'Table Input'. The left sidebar contains navigation options like 'Home', 'New Case', 'Case Management', 'Contact Management', 'Calculators', 'Untitled Case 2', 'Add Concept', 'CWL AD116', 'Illustrate', and 'Print'. The main content area is titled 'Additional Solve Objectives' and contains a 'Premium Solves' section. Under 'Find Premium', there are several options with checkboxes and dropdown menus. A red circle highlights the 'Maximum OPP (PUA Rider) Premium' option in the dropdown menu for the 'Using a Death Benefit of \$1,000,000' option. Other options include 'Premium Offset Proposal', 'Find Out of Pocket Premium', 'Using a Death Benefit of', 'Using a Calculated Death Benefit', 'Pay Partial Annual Premium', 'Using a Death Benefit of', and 'Remaining Premiums Paid By Policy'.

1. Under the Premium Solves section, select Maximum OPP Premium from the drop down menu

# Premium Solves – I know the coverage.

How do I find the:

4. Premium based on a cash  
value target?



**1. Under the Additional Solve Objectives section, select solve from the drop down menu, enter the amount and then the target year**

# Death Benefit Solves – I know the premium.

How do I find the:

5. Non-MEC Minimum Face Amount?

The screenshot shows the NYLIS software interface with the 'Solves' tab selected. The 'Face Solves' section is active, displaying several options for finding the face amount. A red circle with the number '1' highlights the 'Minimum Non-MEC Face Amount' option in the dropdown menu.

**Find Face Amount**

- Find the Face Amount using a(n) [ ] Premium of [ ]
  - Using only Base Face Amount
  - Using [ ] for [ ] years with an initial Death Benefit of [ ]
  - Using a mix of [ ] and 75.00 % of the Base Policy Face Amount
- Find the Face Amount using a Premium of
  - Premium Amount**

Amount	Adjustment	Age (BOY)/Years
[ ]	[ ]	[ ]
  - Find the OPP/DOT mix that maximizes the cash value while avoiding a MEC with a Base Face Amount of [ ] using a premium of
    - Premium Amount**

Amount	Adjustment	Age (BOY)/Years
[ ]	[ ]	[ ]
    - Find the Base/OPP/DOT mix that achieves a specified cash flow while avoiding a MEC  
(You must enter a Specified Cash Flow in the "Solves" Tab under "Cash Flow Solves" or the "Table Input" Tab)
    - Using a [ Scheduled Premium ] find the [ **Minimum Non-MEC Face Amount** ] of [ ] Dividend Option Term [ ] for [ 7 ] years
      - Premium Amount**

Amount	Adjustment	Age (BOY)/Years
\$20,000.00	\$0.00	A35-A44

Remaining Premiums Paid By Policy Surrenders [ ]

**1. Under the Face Solves section, check the box and select Minimum Non-MEC Face Amount from the drop down menu**

# Death Benefit Solves – I know the premium.

How do I find the:

6. Minimum face allowed under product rules?

The screenshot shows the NYLIS software interface. The top navigation bar includes 'NYLIS', 'Open Items (1)', 'Save', 'Close', 'Tools', and 'Help'. Below this is a tabbed interface with 'Client', 'Base Policy', 'Riders', 'Solves', and 'Table Input'. The 'Solves' tab is active, showing 'Additional Solve Objectives'. Under 'Premium Solves', the 'Face Solves' section is expanded. It contains several solve objectives with radio buttons. The objective 'Using a Scheduled Premium' is selected. A red circle with the number '1' points to the 'Minimum Face to Maximize OPP' dropdown menu. Below this, there is a 'Premium Amount' table with columns for 'Amount', 'Adjustment', and 'Age (BOY)/Years'. A red circle with the number '2' points to the 'Amount' field, which contains '\$20,000.00'. The table also shows '\$0.00' in the 'Adjustment' field and 'A35-A44' in the 'Age (BOY)/Years' field. There are 'Add Row' and 'Clear' buttons below the table. At the bottom, there is a 'Remaining Premiums Paid By Policy Surrenders' dropdown.

1. Under the Face Solves section, select Minimum Face to Maximize OPP
2. Then enter the premium in the schedule

# Death Benefit Solves – I know the premium.

How do I find the:

7. Face amount when the only premium is a 1035 exchange?

1

The screenshot shows the 'Base Policy Design' section with fields for Face Amount (Solve), Premium Pay Periods (10 to Age 45 EOY), and Premium Mode (Annual). Below this is the '1035 Exchange' section with callouts: '1a' points to the '1035 Exchange Amount' field (set to \$800,000.00) and '1b' points to the 'Pay First Year Premium with Exchange Money' checkbox (checked).

2

The screenshot shows the 'Face Solves' section. Under 'Find the Face Amount using a Premium of', there is a table for 'Premium Amount' with columns for Amount, Adjustment, and Age (BOY)/Years. Callout '2a' points to the 'Amount' field, which is set to \$0.00. Other options include 'Find the Base/OPR/DOT mix that maximizes the cash value while avoiding a MEC' and 'Find the Base/OPR/DOT mix that achieves a specified cash flow while avoiding a MEC'.

**1a. Go to the 1035 Exchange section under the Base Policy tab, and enter the 1035 exchange amount**

**1b. Check the box**

**2a. Go the Solves tab and enter 0 for amount, and change years to 2-2**

# Other Whole Life Solves

8. How do I find the term amount that will avoid MEC status?

The screenshot shows the NYLIS software interface with the 'Face Solves' section active. The interface includes a navigation menu on the left and a main workspace with several tabs: Client, Base Policy, Riders, Solves, and Table Input. The 'Solves' tab is selected, and the 'Face Solves' section is displayed. The 'Find Face Amount' section has several options, with the last one selected: 'Using a Scheduled Premium find the Minimum Non-MEC Face Amount'. A red circle with the number '1' highlights the 'Minimum Term to Avoid MEC' dropdown menu. Below this, there is a 'Premium Amount' table with columns for Amount, Adjustment, and Age (BOY)/Years. The table contains one row with the values \$100,000.00, \$0.00, and A35-A44. There are also buttons for 'Add Row' and 'Clear'.

1. Under the Face Solves section, select the solve as shown using the drop downs

## Other Whole Life Solves

9. How do I specify both the face and premium amounts?

The screenshot shows the 'Additional Solve Objectives' section of the NYLTS software. Under the 'Premium Solves' sub-section, the 'Find Premium' area contains several options. A red circle with the number '1' highlights the checkbox for 'Using a Death Benefit of \$1,000,000 (with Base and OPP (PUA Rider) of [ ] of [ ] for [ ] years use the Scheduled Premium [ ] for [ ] years'. Below this is a 'Premium Amount' table with columns for Amount, Adjustment, and Age (BOY)/Years. The table contains one row with Amount \$50,000.00, Adjustment \$0.00, and Age 1-13. There are 'Add Row' and 'Clear' buttons below the table. The interface also shows 'Additional Solve Objectives', 'Face Solves', and 'Cash Flow Solves' sections.

**1. Under the Premium Solves section, check the box, enter the desired death benefit, select Scheduled Premium, then enter the premium amount into the schedule**

# Other Whole Life Solves

10. How do I solve for the distribution amount?

The screenshot shows the NYLIS software interface. The 'Cash Flow Solves' section is active, and the 'Determine Cash Flow' checkbox is checked. A red circle with the number '1' highlights this checkbox and the 'Withdrawal' table below it. The 'Withdrawal' table has the following data:

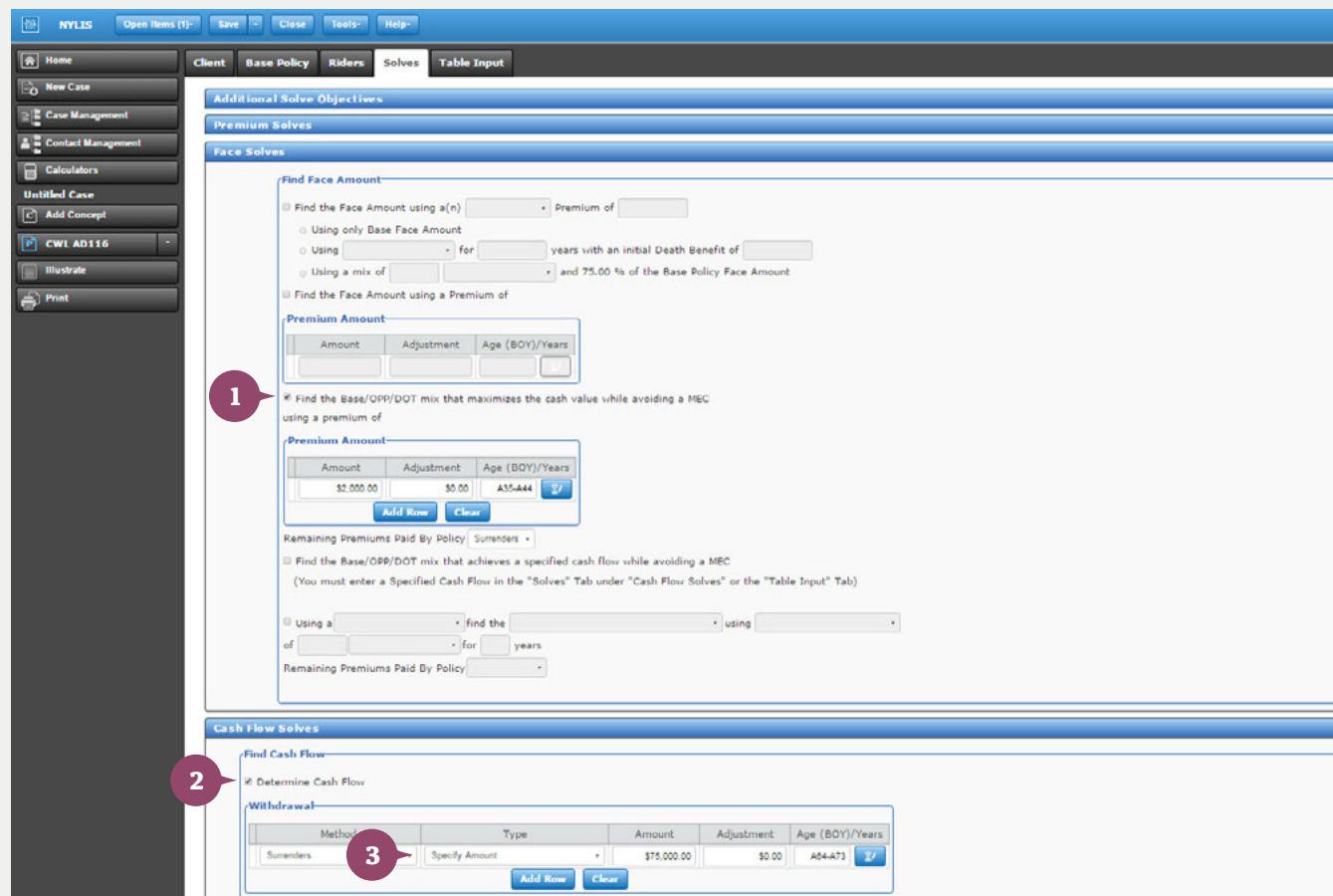
Method	Type	Amount	Adjustment	Age (BOY)/Years
Surrender to Basis then Loans	System Calculated Level Withdrawals	Solve		A64-A73

Below the 'Withdrawal' table, there are sections for 'Loan' and 'Loan Repayment', each with their own tables and 'Add Row'/'Clear' buttons. At the bottom, there are several checkboxes for additional calculations and payout options.

**1. Under the Cash Flow Solves section select Determine Cash Flow, and select type of solve and ages or years desired from the dropdowns**

# Other Whole Life Solves

11. How do I specify a distribution amount and find both the face and premium amounts?

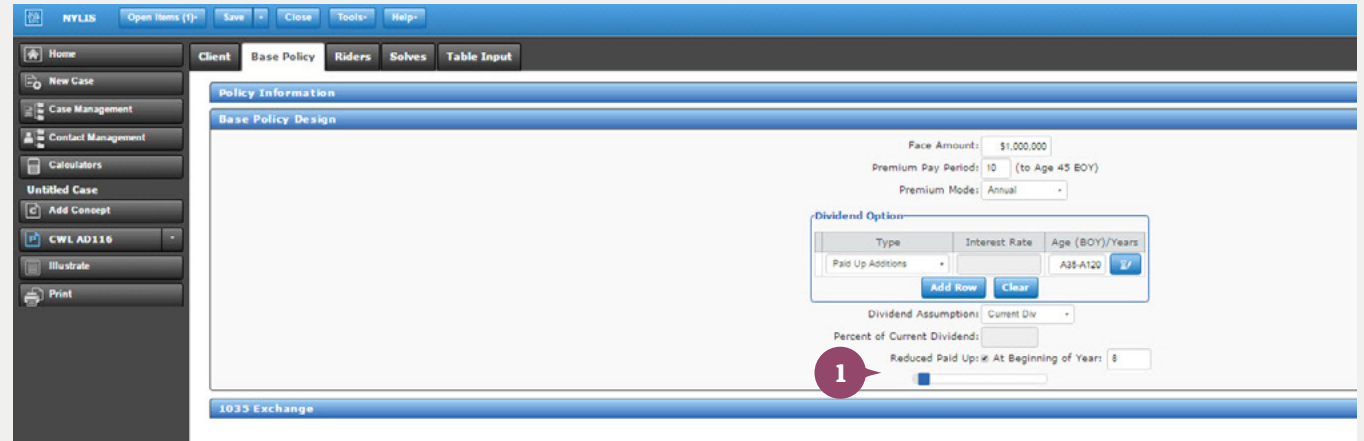


**Under the Solves section:**

- 1) Check Face Solve**
- 2) Select type of cash flow**
- 3) Enter desired amount and years**

# Other Whole Life Solves

12. How do I run a Reduced Paid Up scenario?



**1. On the Base Policy tab, under the Base Policy Design section, check the Reduced Paid Up box, and enter the year**

## Other Whole Life Solves

13. How do I pre-pay the premium using the Premium Deposit Account (PDA)?

## Other Whole Life Solves

14. How is running a Custom Survivorship Whole Life illustration different than Custom Whole Life

The screenshot shows the NYLIS software interface with the following details:

- Client:** Base Policy
- Policy Information:**
  - Illustration Effective Date: 9/16/2016
  - State: Alabama
  - Revised Illustration:
  - Policy No.:
  - Application Part 1 Date:
  - Policy Issue Date:
- Base Policy Design:**
  - Face Amount: \$10,000,000
  - Premium Pay Period: **20 Years** (selected from dropdown)
  - Premium Mode:  To Age 100
  - Dividend Option:**

Type	Interest Rate	Age (BOY)/Years
Paid Up Additions		A35-A120

Buttons: Add Row, Clear
  - Dividend Assumption: Current Div
  - Percent of Current Dividend:
  - Reduced Paid Up:  At Beginning of Year:

**1. On the Base Policy tab of a Custom Survivorship Whole Life case, you will find a set list of options for the premium pay period**

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

### Premium Solves

### I know the coverage.

How do I find the:

1. Premium that will guarantee the coverage?

NYLIS Open Items (1) Save Close Tools Help Show Alerts

Client Base Policy Riders Solves Table Input

Compliance

Illustration Effective Date: 10/4/2016

7702 Test Options: Cash Value Accumulation Test

State: Kansas

Revised Illustration:

Policy No.:

Application Part 1 Date:

Policy Options

Face Amount: Schedule Entry Clear Schedule

Death Benefit Option: Level

Premium Mode: Annual

Guaranteed to Age: 100

Crediting Rate

Crediting Rate: Guaranteed Minimum

Key Information

Valued Client:  
Male, Age 45, Non-Smoker,  
KS, Annual, Guaranteed Face, Level,  
CVAT

Riders:  
MDW

Summary Values

Modal Premium: \$0.00

Initial Annualized Values

Target Premium: \$12,333.55

MEC Premium: \$16,459.08

Guarantee Date: 10/4/2071

Guarantee Age: 100

Values as of year/age (EOY): 1

Scheduled Premium: \$250,000

Cumulative Premium: \$250,000

Cash Surrender Value: \$157,312

Net Death Benefit: \$1,145,010

Producer Information

Producer:

NYLIS Open Items (1) Save Close Tools Help Show

Client Base Policy Riders Solves Table Input

Additional Solve Objectives

Avoid Lapse:

Premium Solves

Find Premium

Using \$1,000,000 Face Amount, find the Guarantee Premium for 30 years

Calculate Additional Amount to be Paid with the First Premium to Maintain the Custom Guarantee Expiry Age

1. On the Base Polic tab, enter the age to guarantee the coverage

2. On the Solves tab, select Guarantee Premium and enter the years you want to pay

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

### Premium Solves

### I know the coverage.

How do I find the:

2. Premium when I also have a 1035 exchange?

The screenshot shows the NYLIS software interface with the 'Solves' tab selected. The interface includes a top menu bar with 'Open Items (1)', 'Save', 'Close', 'Tools', and 'Help'. Below the menu bar are tabs for 'Client', 'Base Policy', 'Riders', 'Solves', and 'Table Input'. The 'Solves' tab is active, displaying several sections:

- Additional Solve Objectives:** Contains a checkbox for 'Avoid Lapse: '.
- Premium Solves:** Contains a 'Find Premium' section with a checked checkbox 'Using \$1,000,000 Face Amount, find the Guarantee Premium for 30 years' and an unchecked checkbox 'Calculate Additional Amount to be Paid with the First Premium to Maintain the Custom Guarantee Expiry Age'.
- Face Solves:** Contains a 'Find Face Amount' section with an unchecked checkbox 'Using a [dropdown] of [dropdown] years'.
- Additional First Year Premium Paid:** Contains a section with checkboxes for 'Include First Modal Premium: ' and 'Existing Contract is a MEC: '. Below these is a table with columns: Policy Month, Non 1035 Amount, 1035 Amount, and Cost Basis. The table content is 'No data available in table'. At the bottom of this section are buttons for 'Add Premium' and 'Clear'. A red circle with the number '1' is placed over the 'Add Premium' button.

1. On the Solves tab, click on the Add Premium button under the Additional First Year Premium Paid section

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

# Death Benefit Solves

## I know the premium.

How do I find the:

3. Guaranteed face amount?

The screenshot shows the NYLIS software interface with the 'Solves' tab selected. The 'Face Solves' section has a 'Find Face Amount' form where 'Using a Guarantee Premium' is selected, with a value of '\$20,000.00' and '20' years. The 'Additional First Year Premium Paid' section shows a table with columns for Policy Month, Non 1035 Amount, 1035 Amount, and Cost Basis. The table is currently empty with the message 'No data available in table'. Red circles 1 and 2 highlight the 'Guarantee Premium' selection and the table area respectively.

1. On the Solves tab, under the Face Solves section, select Guarantee Premium and enter the amount of premium and number of years to pay
2. The system will calculate the Guaranteed Face amount

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

### Death Benefit Solves

### I know the premium.

How do I find the:

4. Guaranteed face amount when I also have a 1035 exchange?

The screenshot shows the NYLIS software interface with the 'Solves' tab selected. The 'Face Solves' section has a 'Find Face Amount' form where 'Using a Guarantee Premium' is selected, with a value of \$20,000.00 for 20 years. The 'Additional First Year Premium Paid' section has a table with one entry for Policy Month 1, Non 1035 Amount \$0.00, and 1035 Amount \$100,000.00. The 'Add Premium' button is highlighted with a red callout 2.

	Policy Month	Non 1035 Amount	1035 Amount	Cost Basis	
Edit	1	\$0.00	\$100,000.00	\$0.00	Remove

1. On the Solves tab, under the Face Solves section, select Guarantee Premium and enter the amount of premium and number of years to pay
2. Under the Additional First Year Premium Paid section, click Add Premium to allow entry of 1035 exchange amount

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

### Death Benefit Solves

### I know the premium.

How do I find the:

5. Guaranteed face amount when the only premium is a 1035 exchange?

The screenshot shows the NYLIS software interface with the 'Solves' tab selected. The interface is divided into several sections:

- Additional Solve Objectives:** Contains 'Solve Assumption: Guaranteed' and 'Avoid Lapse: '.
- Death Benefit:** Contains a 'Face Amount' section with 'Face Solve Type: Guaranteed Face' and a table with columns 'Type', 'Amount', and 'Age (BOY)/Years'. A 'Solve' button is next to the table. Below it is a 'Death Benefit Option' section with a table with columns 'Type' and 'Age (BOY)/Years', and a 'Level' dropdown.
- Premium:** Contains 'Premium Mode: Annual' and a 'Premium Amount' section with a table with columns 'Type', 'Amount', 'Adjustment', and 'Age (BOY)/Years'. A 'Specify Amount' dropdown is selected in the 'Type' column, and '\$0.00' is entered in the 'Amount' column. 'Add Row' and 'Clear' buttons are below the table. A checkbox 'Calculate Additional Amount to be Paid with the First Premium to Maintain the Custom Guarantee Expiry Age' is present. Below this is an 'Additional First Year Premium Paid' section with 'Include First Modal Premium: ' and 'Existing Contract is a MEC: '. A table with columns 'Policy Month', 'Non 1035 Amount', '1035 Amount', and 'Cost Basis' is shown. The first row has '1' in 'Policy Month', '\$0.00' in 'Non 1035 Amount', '\$250,000.00' in '1035 Amount', and '\$0.00' in 'Cost Basis'. 'Edit' and 'Remove' buttons are next to the row. 'Add Premium' and 'Clear' buttons are at the bottom.

Annotations 1 through 4 point to the following elements:

1. Switch to Advanced View (points to the 'Switch to Classic View' button in the left sidebar)
2. On the Solves tab, select Guaranteed Face Solve under the Death Benefit section (points to the 'Face Solve Type: Guaranteed Face' dropdown)
3. Under the Premium section, select Specify Amount from the dropdown menu, and enter \$0.00 (points to the 'Specify Amount' dropdown and the '\$0.00' input field)
4. Select Add Premium and enter the 1035 exchange amount (points to the 'Add Premium' button)

1. Switch to Advanced View
2. On the Solves tab, select Guaranteed Face Solve under the Death Benefit section
3. Under the Premium section, select Specify Amount from the dropdown menu, and enter \$0.00
4. Select Add Premium and enter the 1035 exchange amount

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

### Other Universal Life Solves

6. How do I specify premiums  
in some years and solve for  
premiums in other years?

1

The screenshot shows the NYLIS software interface with the 'Solves' tab selected. The interface is divided into several sections:

- Additional Solve Objectives:** Contains 'Solve Assumption: Guaranteed' and 'Avoid Lapse' checkbox.
- Death Benefit:** Contains 'Face Amount' section with 'Face Solve Type: None' and a table with columns 'Type', 'Amount', and 'Age (BOY)/Years'. It also has 'Add Row' and 'Clear' buttons.
- Premium:** Contains 'Premium Mode: Annual' and 'Premium Amount' section with a table. Red circle 2 points to the 'Type' dropdown in the first row. Red circle 3 points to the 'Add Row' button. Below the table is a checkbox: 'Calculate Additional Amount to be Paid with the First Premium to Maintain the Custom Guarantee Expiry Age'.
- Additional First Year Premium Paid:** Contains 'Include First Modal Premium' and 'Existing Contract is a MEC' checkboxes, and a table with columns 'Policy Month', 'Non 1035 Amount', '1035 Amount', and 'Cost Basis'.

Red circles 1, 2, and 3 highlight the 'Switch to Classic View' button, the 'Type' dropdown in the Premium section, and the 'Add Row' button respectively.

1. Switch to Advanced View

2. On the Solves tab, select Type under the Premium section and enter the years

3. Select Add Row to allow additional input and select Type again to specify different amount or solve

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

### Other Universal Life Solves

7. How do I find the premium that will guarantee coverage to age 100 (our sweet spot)? Note: we can guarantee coverage up to age 121.

The screenshot shows the NYLIS software interface with the 'Base Policy' tab selected. The 'Policy Options' section is highlighted with a red circle containing the number 1. The 'Guaranteed to Age' field is set to 100. Other fields in the 'Policy Options' section include Face Amount (\$1,000,000), Death Benefit Option (Level), and Premium Mode (Annual). The 'Compliance' section shows Illustration Effective Date (9/20/2016), 7702 Test Options (Cash Value Accumulation Test), and State (Kansas). The 'Crediting Rate' section shows Crediting Rate (Guaranteed Minimum).

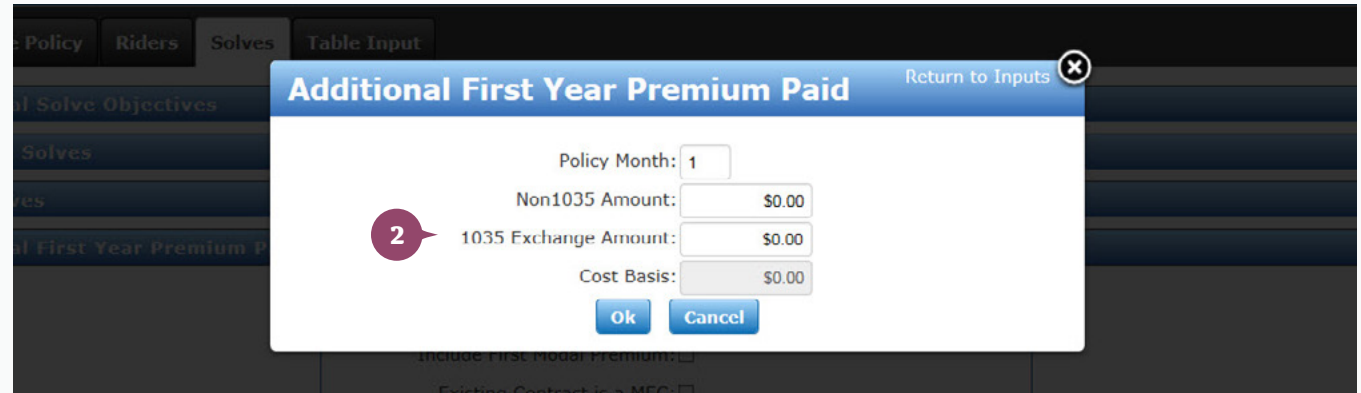
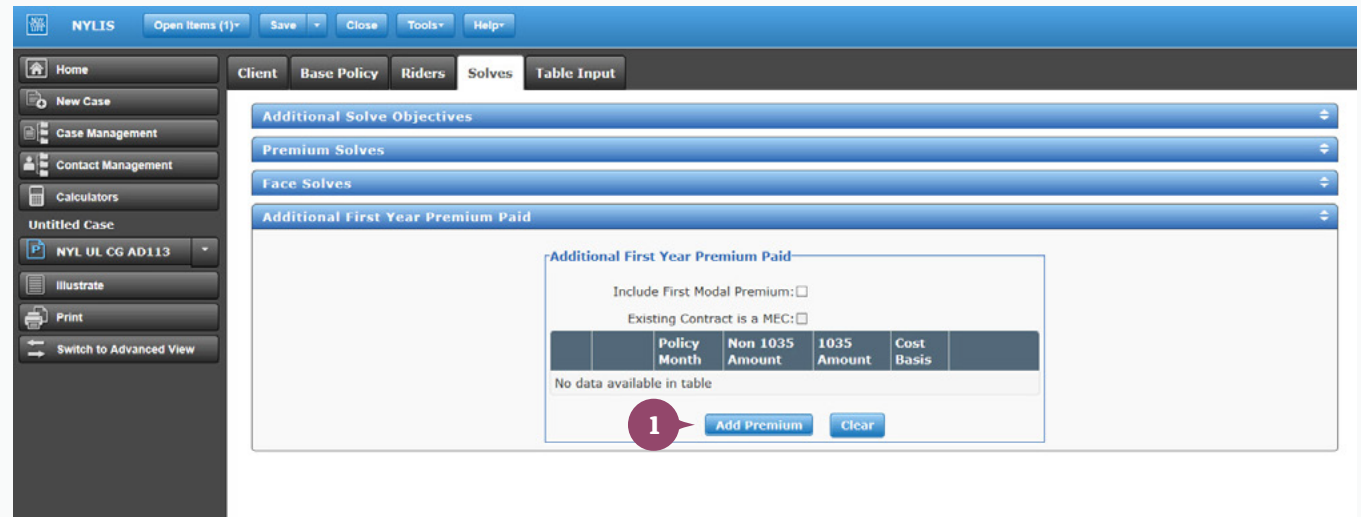
The screenshot shows the NYLIS software interface with the 'Solves' tab selected. The 'Premium Solves' section is highlighted with a red circle containing the number 2. The 'Find Premium' section is active, showing a checked box for 'Using \$1,000,000 Face Amount, find the' and a dropdown menu set to 'Guarantee Premium' for 50 years. There is also an unchecked box for 'Calculate Additional Amount to be Paid with the First Premium to Maintain the Custom Guarantee Expiry Age'. The 'Face Solves' and 'Additional First Year Premium Paid' sections are also visible.

1. On the Base Policy tab, under Policy Options, type in age 100 in the Guaranteed to Age box
2. On the Solves tab, under the Premium Solves section, select Guarantee Premium from the dropdown menu, and then enter the number of years until the client is age 100

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

### Other Universal Life Solves

8. How do I find the premium  
needed to carry to age 100 after a  
1035 exchange?



1. The Solves tab, under the Additional First Year Premium Paid section, click on Add Premium
2. When the pop-up box appears, type in the 1035 exchange amount

## FAQs – Universal Life Products (Universal Life Custom Guarantee)

# Other Universal Life Solves

9. I have my premium. How do I find the face amount?

The screenshot shows the NYLIS software interface. The 'Solves' tab is active, and the 'Face Solves' section is expanded. A red circle with the number '1' points to the 'Find Face Amount' input area. The input area shows a checked box for 'Using a', a dropdown menu set to 'Guarantee Premium', and input fields for '15,000.00' and '35' years. The right-hand side of the interface displays 'Key Information' and 'Summary Values'.

Key Information	
Valued Client:	Male, Age 50, Non-Smoker, KS, Annual, Guaranteed Face, Level, CVAT
Riders:	MDW

Summary Values	
Modal Premium:	\$15,000.00
Initial Annualized Values	
Target Premium:	\$14,724.49
REC Premium:	\$63,185.11
Guarantee Date:	9/20/2066
Guarantee Age:	100
Values as of year/age (EOY):	1
Scheduled Premium:	\$15,000
Cumulative Premium:	\$15,000
Cash Surrender Value:	\$0
Net Death Benefit:	\$1,077,869

**1. On the Solves tab, under the Face Solves section, select the Guarantee Premium option from the dropdown menu, and type in your premium amount and number of years for it to be paid**

### Important links:

**AMN website:**

<https://www.newyorklife.com/amn>

**NYLIS system:**

[https://www.nylis.newyorklife.com/  
amn/](https://www.nylis.newyorklife.com/amn/)

**Contacts:**

NYL Advanced Markets Network  
(888) 695-4748 – Ask for Sales Team

