



Rocky Mountain Settlements

Monday, February 11, 2008

Valued Advisor
ABC Wealth Mgt Corp
123 Main St., Suite 210
San Diego, CA 92131

Mr. Advisor:

Below is an illustration of anticipated values for your valued client's policy. This is an estimate only. These numbers are based on a future value pricing model assuming projected figures like current cost of insurance, estimated life expectancy, adequate competition in the secondary market, etc. Hopefully, this information will give your valued client an idea of the potential market value of his life insurance in the secondary market as well as create additional flexibility in his financial planning.

Face amount assumption: \$2,400,000

Premium amount assumption: \$292,150

Future fair market value estimate when insured is 86:

Preferred health life expectancy:	7-9 years	Policy Value estimate: \$0
Standard health life expectancy:	5-6 years	Policy Value estimate: \$200,000-400,000
Impaired health life expectancy:	4 years	Policy Value estimate: \$500,000-750,000
Significant health impairments:	3 years	Policy Value estimate: \$800,000-1,000,000

Please don't hesitate to call me if you have any questions.