

Life Portraits® ES

Desktop / Internet Point-of-Sale Illustration System

Products Supported

- Flexible Life
 - UL, Equity Index UL, ISWL, Joint UL Variable UL
 - Supports hypothetical / historical illustrations and sub-accounts
- Traditional Life
 - Whole Life, Joint Life, Annual Renewable, Decreasing & Level Term
- Health
 - LTC, Catastrophic Illness, Disability Income, Specified Disease, Major Medical
- Annuities
 - Equity Index, Immediate Payout, Flexible Premium, Single Premium, Immediate, Qualified, Non-Qualified, TSA, Split, Variable

Modules and Features

- New Business Illustrations
 - Multiple solve capabilities
- Supplemental Reports, Library & Graphs
- In Force / Reprojection Illustrations
- Electronic Applications
 - Reflexive questions, Drill downs, Business Rules, Forms Library, Electronic Submission
- Advanced Underwriting
 - Split Dollar, Executive Bonus, Group Carve-out, Deferred Compensation

Technology

- .Net
- ACORD Transactions / Web Services

Home Office Tools (controls all facets of products & reports)

- Product Replication (clone & modify existing products)
- Home Office Maintenance, Distribution Channel management
- Report Generator (create & modify all reports)
- Remote System Update (update desktop / Internet systems for rates, expiration dates)

Benefits and Features

- One of the most widely used illustration systems on the market today
- Supports multiple distribution/sales channels with one system
- Desktop / Internet versions have same look & feel
- Built-In 'Help'
- Quick Quote Capability
 - All product types
- Customer-Facing System Available
 - Consumers can quote, illustrate & complete app via the Web without agent intervention
- State-of-the-Art Data Center
 - Can host LifePortraits ES
- Worksite Marketing

Financial Advisors / Needs Analysis Sales Tracks

- Personal Needs
 - Educational Funding, Estate Planning, DI, Survivor Needs, Retirement Planning, Pension Max
- Business Needs
 - Key Employee, Executive Compensation, Business Valuation, Business Continuation, Employee Benefits