



## Recent sample from Leimberg Services

Insurance Company	Policy Type	Date of Purchase	Policy Owner	Death Benefit	Total Premiums	Cash Surrender	FMV Reported
<b>1</b>	No lapse GUL	2006	Insured	\$5,000,000	\$866,950	\$0	\$941,803
	Current assumption UL	2006	Insured	\$5,000,000	\$866,950	\$285,011	\$432,620
<b>2</b>	No lapse GUL	2006	Insured	\$5,000,000	\$982,500	\$237,930	\$237,930
	Current assumption UL	2006	Insured	\$5,000,000	\$866,950	\$374,550	\$374,550
<b>3</b>	No lapse GUL	2006	Insured	\$5,000,000	\$912,500	\$170,413	\$512,389
	Current assumption UL	2006	Insured	\$5,000,000	\$912,500	\$390,053	\$474,053

### Reasons for Valuation:

- Gift tax or income tax reporting
- Valuation method used by companies
- Type of Policy

### Reasons for Valuation ... Tax Reserve:

- Statutory reserve
- AG36 reserve
- Deficiency reserves

## THE BISHOP COMPANY, LLC

*Making life insurance understandable*

100 Cummings Center, Suite 442P

Beverly, MA 01915

(978) 927-2008

(888) 927-2008

[www.thebishopcompanyllc.com](http://www.thebishopcompanyllc.com)