

## Access to Lifibase illustrations

There will be two methods to use Lifibase.net, online and desktop. The online method will **not** be on board your computer, it will be on the internet. You will need an internet connection to use this method. There will be no need to update the internet based version as it will be constantly updated invisibly. To access this online version, go to the Sons of Norway website and log into the Reps Only Section, Click on Lifibase.net.

The desktop version **will** be on board your computer. Access to this method will similar to our current Lifibase illustration system and it will need to be updated periodically. You will be notified when this version needs to be updated.

At the time of this writing, neither version is currently available to the FBCs but will be available prior to its effective date.

To create an illustration, follow these steps:

On the **Client, Product and Type of Illustration** screen, fill in:

Agent Name	Sons of Norway
Date of Birth	07 / 25 / 1938
Age	75
Gender	Female
Contract State	Minnesota
Name (first,last)	<input type="text"/> <input type="text"/>
Products	SPIA

Start Illustration

**SPIA** Instructions:

Click the **Options** tab, set up as follows:

Contract Type  
Qualified Funds  
Annuity Type  
Payment Guarantee  
Payments Guaranteed For  
Payment Frequency  
Solve For  
Single Premium  
Allow Premium greater than \$250,000  
First Payment

Immediate Annuity  Supplemental Contract

Single Life

Life & Period Certain

20 years

Monthly

Income Payment

100,000.00

(Actuarial approval required)

at end of First Period

Show Additional Payout Options

Click the **Summary** tab:

Review the input data for accuracy, you will notice a few additional option selections you may use, be sure your summary reflects desired inputs

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. Your options are to **enlarge, shrink, print, save, email, or create a PDF**. If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.

**FPDA – Form FPDA10** instructions:

Set up the **Options** screen as follows:

Qualified Funds	<input type="checkbox"/>
Illustrate Settlement Options	<input checked="" type="checkbox"/>
Solve for Premium	<input type="checkbox"/>
Allow Premium greater than \$250,000	<input type="checkbox"/> (Actuarial approval required)
Premium Frequency	Annual
Initial Premium	2,000.00
	<input type="button" value="Premiums"/>
	<input type="button" value="Withdrawals"/>

Click the **Premiums** button, set up the **Additional Contributions** screen as follows and click **OK**:

<input checked="" type="radio"/> Simple additional contribution entry	<input checked="" type="radio"/> Advanced additional contribution entry
To Age	100
Additional Contribution Amount	2,000.00

Click OK

Click on the **Settlement Options** button and set up as follows:

Annuity Type	Single Life
Payment Guarantee	Period Certain
Payments Guaranteed For	20 years
Payout Age	85
Payment Frequency	Monthly
First Payment	at end of First Period
Tax Rate at Settlement	28 %

Click the **Summary** tab:

Review the input data for accuracy, you will notice a few additional option selections you may use, be sure your summary reflects desired inputs

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. Your options are to **enlarge, shrink, print, save, email, or**

**create a PDF.** If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.

**SPDA – Form SPDA10** instructions:

Set up the **Options** screen as follows:

Qualified Funds	<input type="checkbox"/>
Illustrate Settlement Options	<input checked="" type="checkbox"/>
Solve for Premium	<input type="checkbox"/>
Allow Premium greater than \$250,000	<input type="checkbox"/> (Actuarial approval required)
Single Premium	<input type="text" value="100,000.00"/>
<input type="button" value="Withdraw als"/>	

Click on the **Settlement Options** button and set up as follows:

Annuity Type	<input type="text" value="Single Life"/>
Payment Guarantee	<input type="text" value="Period Certain"/>
Payments Guaranteed For	<input type="text" value="5"/> years
Payout Age	<input type="text" value="85"/>
Payment Frequency	<input type="text" value="Monthly"/>
First Payment	<input type="text" value="at end of First Period"/>
Tax Rate at Settlement	<input type="text" value="28"/> %

Click the **Summary** tab:

Review the input data for accuracy, you will notice a few additional option selections you may use, be sure your summary reflects desired inputs

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. You options are to **enlarge, shrink, print, save, email, or create a PDF.** If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.

## Single Premium Whole Life (2013) instructions:

Set up the **Options** screen as follows (in the Solve for:, you may solve for premium or face amount, we have chosen solve for premium):

Risk Class:	Standard Non-Tobacco
Substandard:	<input type="checkbox"/>
Refund Option:	Left on Deposit
Payment frequency:	Single
Solve for:	Premium
Face Amount:	100,000

<b>Coverage Summary</b>	Refresh		
Female Age 75 Standard Non-Tobacco, Minnesota			
>	Single Premium Whole Life (2013)	\$100,000	\$65,973.00
<b>Total Premium</b>			<b>\$65,973.00</b>

Click the **Summary** tab:

Review the input data for accuracy, you will notice a few additional option selections you may use, be sure your summary reflects desired inputs

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. You options are to **enlarge, shrink, print, save, email, or create a PDF**. If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.

## Simplified Issue Single Premium Whole Life (2013) instructions:

See **Single Premium Whole Life (2013)** instructions above and apply slight variations.

**Whole Life (2013)** instructions:

Set up the **Client, Product and Type of Illustration** as follows:

Agent Name	Sons of Norway
Date of Birth	07 / 25 / 1938
Age	75
Gender	Female
Contract State	Minnesota
Name (first,last)	
Products	Whole Life (2013)

[Start Illustration](#)

Set up the Base Insured as follows:

Risk Class:	Standard Non-Tobacco
Substandard:	<input type="checkbox"/>
Refund Option:	Left on Deposit
Payment frequency:	Annual
Face Amount:	100,000

Click the **Summary** tab:

Review the input data for accuracy, you will notice a few additional option selections you may use, be sure your summary reflects desired inputs

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. You options are to **enlarge, shrink, print, save, email, or create a PDF**. If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.

**10 Year R&C Term (2013)** instructions.

Set up the **Client, Product and Type of Illustration** as follows:

Agent Name	Sons of Norway
Date of Birth	07 / 25 / 1978
Age	35
Gender	Male
Contract State	Minnesota
Name (first,last)	
Products	10 Year R&C Term (2013)

Under the Coverages – Base Insured tabs, set up as follows:

Risk Class	Standard Non-Tobacco
Rated	<input type="checkbox"/>
Payment frequency	Annual
Solve for	Premium
Face Amount	100,000

Under Base Riders, set up as follows (I have chosen to add the Children's Rider for \$10,000)

<input type="checkbox"/> Waiver of Premium Benefit Agreement	
<input checked="" type="checkbox"/> Children's Rider	10,000

Click the **Summary** tab:

Review the input data for accuracy, you will notice a few additional option selections you may use, be sure your summary reflects desired inputs. Please click on the + sign for:

**Product Comparisons (using Annual premiums)** (compares 10, 15, 20 and 30 Year Term)

**Premium Frequency Comparisons** (shows modal premiums)

**Tabular Detail** (shows tabular detail for all years with differing annual premiums)

Click the **Reporting** tab:

Click **Final Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. You options are to **enlarge, shrink, print, save, email, or create a PDF**. If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.

**15 Year R&C Term (2013)** instructions.

See **10 Year R&C Term (2013)** instructions above and apply slight variations.

**20 Year R&C Term (2013)** instructions.

See **10 Year R&C Term (2013)** instructions above and apply slight variations.

**30 Year R&C Term (2013)** instructions.

See **10 Year R&C Term (2013)** instructions above and apply slight variations.

**Nordic Elite III** instructions, this variation shows target premium paid in to age 121, this is level no lapse premium:

Set up the **Client, Product and Type of Illustration** as follows:

Set up the **Options** screen as follows to solve for premium:

Death Benefit option	1 - Level	for	all	years
Projected Rate	4.85	%		
Premium Frequency	Annual			
Entry/Solve options	Enter face and solve for premium			
	Loans			
	Withdrawals			

Click on the **Coverages** tab and set up the **Base Coverage** as follows:

Risk Class	Standard Non-Tobacco		
Rated	<input type="checkbox"/>		
Face Amount	100,000	Changes	

Click on the **Riders** tab to add riders if you wish.

Click on the **Premiums** tab and set up as follows (this variation shows target premium paid in to age 121, this is level no lapse premium:

Additional 1st Year Premium	0.00
1035 Exchange	0.00
1035 Exchange Surrender Value	0.00
Allow MEC	<input checked="" type="checkbox"/>
Premiums to age	121
Solve type	Target

Click the **Summary** tab:

Review the input data for accuracy, you will notice a few additional option selections you may use, be sure your summary reflects desired inputs.

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. You options are to **enlarge, shrink, print, save, email, or create a PDF**. If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.

**Nordic Elite III** instructions, this variation will show the insured a single premium payment option: Set up the **Client, Product and Type of Illustration** as follows:

Agent Name	Sons of Norway
Date of Birth	07 / 25 / 1938
Age	75
Gender	Female
Contract State	Minnesota
Name (first,last)	<input type="text"/>
Products	Nordic Elite III

[Start Illustration](#)

Set up the **Options** screen as follows to solve for face amount:

Death Benefit option	1 - Level	for	all	years
Projected Rate	4.85	%		
Premium Frequency	Annual			
Entry/Solve options	Enter premium and solve for face			

[Loans](#)

[Withdrawals](#)

Click on the **Coverages** tab and set up the **Base Coverage** as follows:

Risk Class	Standard Non-Tobacco
Rated	<input type="checkbox"/>
Face Solve type	IRS Maximum

Click on the Premiums tab and set up as follows (this variation will show the insured a single premium payment option):

Additional 1st Year Premium	0.00
1035 Exchange	0.00
1035 Exchange Surrender Value	0.00
Allow MEC	<input checked="" type="checkbox"/>
Premiums to age	76
Premium	100,000.00

[Changes](#)

Click the Print Preview icon to print this single premium payment variation of your illustration.

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

NOTE: **If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

**Nordic Elite III** instructions, this variation will show premium deposits of Guideline Annual Premium identified as IRS MAX for 25 years, showing the insured a stop premium option:

Set up the **Client, Product and Type of Illustration** as follows:

Agent Name	Sons of Norway
Date of Birth	07 / 25 / 1978
Age	35
Gender	Male
Contract State	Minnesota
Name (first,last)	
Products	Nordic Elite III

Set up the **Options** screen as follows to solve for premium and face amount:

Death Benefit option	1 - Level	for	all	years
Projected Rate	4.85	%		
Premium Frequency	Annual			
Entry/Solve options	Enter face and solve for premium			

Click on the **Coverages** tab and set up the **Base Coverage** as follows:

Risk Class	Super Select Non-Tobacco
Rated	<input type="checkbox"/>

Face Amount

100,000

[Changes](#)

Click on the **Riders** tab to add riders if you wish.

Click on the **Premiums** tab and set up as follows (this variation will show premium deposits of Guideline Annual Premium identified as IRS MAX for 25 years, showing the insured a stop premium option):

Additional 1st Year Premium	0.00
1035 Exchange	0.00
1035 Exchange Surrender Value	0.00
Allow MEC	<input checked="" type="checkbox"/>
Premiums to age	60
Solve type	IRS Maximum
Additional 1st Year Premium	0.00

Click the **Print Preview** icon to print view, or save this variation of your illustration.

Click the **Reporting** tab:

Click **NAIC Compliant Illustration**

Click the **View/Print** icon

**NOTE: If you have a pop-up blocker enabled, you will need to allow pop-ups from this site to view/print your illustration.**

In a few seconds, your illustration will appear. The illustration is in PDF format. Roll your mouse over the illustration and your PDF options will appear. Your options are to **enlarge, shrink, print, save, email, or create a PDF**. If you create a PDF, you may put it on your desktop or in a file in your computer or on a flash drive.