
EBIX EXCHANGE

Client Editor Features

- New, Simplified design with more great features all in one place !
 - New Product Selection Feature
 - Enhanced Notebook for 'Highlighted' Client
 - Easy to use Client Toolbar for 'Selected' Clients
 - Drop down Menus for Client and Help topics
-

HOME

- Start WinFlex Web
- WinFlex Express
- WinFlex Web Home
- Logout
- IFX Clients
- IFX Edit

MANAGE

- Cases
- Agents
- Groups
- Profile

CARRIER INFO

- Request a Carrier
- Carrier/Contacts
- Technical Support

TOOLS

- Integrate Vitalisigns

GENERAL INFO

- Getting Started
- System Requirements
- Features
- Frequently Asked Questions
- Feedback **New**
- WF Express Help
- General Help

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Park City, UT 84098

An **EBIX** Company



START
WINFLEX WEB

WinFlex Web

- Fully customizable illustrations
- All product riders and features
- Product comparisons
- Advanced sales concepts
- Fully compliant illustrations

Open Last-Used Case (JH_All_Products) [Refresh](#)

WINFLEX
EXPRESS

WinFlex Express

- Basic product input (no additional riders or features)
- Easy, quick product comparisons
- Fully compliant illustrations

[Find out more](#)

Begin on the Winflex Web Home Page:

1. Select 'Start Winflex Web'

The Minimum Java plug-in requirement for WinFlex Web is 1.6
[Download latest Java Platform](#)

Participating Carriers See [Profile](#) for a list of your approved carriers or to request additional carriers.

- AIG American General
- Allianz
- AXA Equitable
- Bankers Life of NY
- Genworth Life and Annuity Insurance Company **i**
- Genworth Life Insurance Company **i**
- Genworth Life Insurance Company of New York **i**
- Genworth Life of New York **i**
- Genworth Life & Annuity **i**
- Indianapolis Life
- ING
- Jefferson Pilot Financial
- John Hancock
- Lincoln Benefit Life **i**
- Lincoln Life
- MassMutual
- MetLife
- MetLife Investors
- Mutual of Omaha - Companion Life
- Mutual of Omaha - Health
- Mutual of Omaha - United of Omaha
- Nationwide
- Pacific Life
- Phoenix
- Principal Financial Group
- Protective Life
- Protective Life & Annuity (NY only)
- Prudential
- Sun Life
- Transamerica
- West Coast Life Ins. Co.

[Click here](#) for information on how to request access to these carriers!

What's New/Updates

Product: Change

Select Product:

Company: None Selected
Product: None Selected
Concept:

Select Product Search for Product

Select Company and Product

Company:	Product:	
AIG AG - Elite Value Index	Legacy Planner	UL
AIG AG - Independent Agency Group	NY Legacy Planner	UL
AIG American General - AXA Network	GenDex II	UL
AIG American General - BISYS	NY GenDex II	UL
AIG American General - Mortgage	★ Generation Planner II	UL
AIG American General - NFP	GenDex SP	UL
AIG Life Brokerage	GenDex-RP	UL
Allianz	GenDex-Survivorship	UL/JOINT
American General - Merrill Lynch	★ 10-Year Term	TERM
	★ 20-Year Term	TERM
	★ NY 10 Year Term	TERM

Create Client

Product Notes:

The Generation Planner is a flexible premium adjustable life insurance policy that provides a death benefit and builds tax-deferred cash accumulation. The policy features a five-year guaranteed death benefit period. After the tenth policy year, a bonus is credited to the unloaned Accumulation Value. One twelfth of the bonus will be credited each month.

Riders Added At No Additional Cost:
 Death Benefit Protection Rider
 Guarantees coverage to age 120, regardless of cash value of the policy, if the guaranteed death benefit test is met.

The first time you login your screen will look like this to create your first client. You can also get here by selecting New on the Client drop down menu.

Select the Company and then the desired product. Now click on 'Create Client.' Detailed Product Notes have been provided for each product.

Product: [Change](#)

Company:
None Selected

Product:
None Selected

Concept:
NONE

Select Product:

Select Product | **Search for Product**

Company: All | **Face Amount:** 1,000,000

Product Type: UL/JOINT | **State:** California

Concept: Executive Bonus | **Age:** All

Guaranteed Death Benefit (UL)
 Comparison
 Composite

[Reset Filters](#) | [Apply Filters](#) | [Create Client](#)

★ American General Life Companies	Platinum Protector Survivor G	UL/JOINT
★ American General Life Companies	Platinum Survivor Ultra 500	UL/JOINT
GLAIC Fixed Life (formerly FCL)	Lifetime Provider SUL	UL/JOINT
★ Indianapolis Life	Indexed Survivor UL - ILICO	UL/JOINT
John Hancock	Performance SUL 06 (PSUL06)	UL/JOINT
John Hancock	Protection SUL - G 08	UL/JOINT
★ Lincoln Benefit Life	Legacy Secure SL	UL/JOINT
★ Lincoln Life	Lincoln LifeCurrent SUL	UL/JOINT
★ Lincoln Life	Lincoln LifeGuarantee SUL	UL/JOINT
MassMutual	SUL Guard	UL/JOINT
★ MassMutual	Survivorship Universal Life + (SUL+)	UL/JOINT
★ MassMutual	Survivorship Universal Life 10 (SUL10)	UL/JOINT

If you do not have a Specific Product in mind, you can now set Search Criteria (filters) for Type, Face Amount, State, Concept, and Age. Once you press 'Apply Filters' a list of products will be displayed below for you to select from. You can then select a Product and then the 'Create Client' button.

Product: [Change](#)

Illustrate: [Calculate](#) [Print](#)

Company:
AIG AG - Independent Agency Group

Product:
ContinUL Extend 2007

Concept:
<None>

- Insured**
- Solve For
- Disbursements
- Policy Options
- Riders
- Reports
- Agent Info
- WF Output Options

Client Name

Sex

Date of Birth

Preferred Plus

[More](#)

Alabama

State of Issue

THIS PRODUCT IS NOT AVAILABLE FOR TERM CONVERSIONS

You have now Created your First Client and it Appears in the Client List on the Left!



Clients: [Clear Clients \(All\)](#) | [Open Client Manager](#)

- [Save](#) [Remove](#) [Copy Client](#) [Notes](#)
- [Calc](#) [Composite](#) [Compare](#) [▲](#) [▼](#)

No.	Client Name/Company - Product
1	<p>No Name</p> <p>AIG AG - Independent Agency Group</p> <p>ContinUL Extend 2007</p>

Notes: [Question](#) | [Tab](#) | [Product](#) | [Company](#) | [Underwriting](#) | [What's New](#)

Name of client or corporation.

Clients and Products

- Change Product for 'Highlighted' Client
 - Search for Products by Selected Criteria
 - Copy Client with a New Selected Product
 - Select Concept Illustration
-

Product: [Change](#)

Illustrate: [Calculate](#) [Print](#)

Company:
AIG AG - Independent Agency Group

Product:
ContinUL Extend 2007

Concept:
<None>



You can Change the Company, Product or Concept at any time for the 'Highlighted' Client.

Clients: [Clear Clients \(All\)](#) | [Open Client Manager](#)

Save Remove Copy Client Notes

Calc Composite Compare ▲ ▼

No.	Client Name/Company - Product
1	★ No Name AIG AG - Independent Agency Group ContinUL Extend 2007

Insured

Client

Sex Male

Date of Birth

Age 45

Class Preferred Plus

Table Rating 0

Temporary Flat Extra More

State of Issue Alabama

THIS PRODUCT IS NOT AVAILABLE FOR TERM CONVERSIONS

[Reports](#) [Agent Info](#) [WF Output Options](#)

Notes: [Question](#) | [Tab](#) | [Product](#) | [Company](#) | [Underwriting](#) | [What's New](#)

Name of client or corporation.

Product:

Change

Select Product:

Company:

Aviva Life and Annuity Company of N...

Product:

Empire Solution UL

Concept:

Ledger

Clients: Clear Clients (All) | Open Client Manager

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

No.	Client Name/Company - Product
1	★ No Name Aviva Life and Annuity Company of NY Empire Solution UL

Just as you did with the Create Client, you can select multiple products based on your filters by holding down the Ctrl key and then Copy Client for Multiple Clients or you can Update Client with one new product.

Select Product

Search for Product

Company:	Face Amount:																																	
All	500,000																																	
Product Type:	State:																																	
UL/JOINT	Colorado																																	
Concept:	Age:																																	
Cash Flow	All																																	
<input type="button" value="Reset Filters"/>	<input type="checkbox"/> Guaranteed Death Benefit (UL)																																	
<input type="button" value="Apply Filters"/>	<input type="checkbox"/> Comparison																																	
	<input type="checkbox"/> Composite																																	
	<input type="button" value="Update Client"/> <input type="button" value="Copy Client"/>																																	
<table border="1"> <tbody> <tr><td>★ AXA-Equitable Life</td><td>Athena Survivorship Universal Life II</td><td>UL/JOINT</td></tr> <tr><td>★ Indianapolis Life</td><td>Indexed Survivor UL - ILICO</td><td>UL/JOINT</td></tr> <tr><td>ING</td><td>ING GPSUL</td><td>UL/JOINT</td></tr> <tr><td>ING</td><td>ING Strategic Accumulator SUL</td><td>UL/JOINT</td></tr> <tr><td>ING Life</td><td>ING GPSUL</td><td>UL/JOINT</td></tr> <tr><td>ING Life</td><td>ING Strategic Accumulator SUL</td><td>UL/JOINT</td></tr> <tr><td>ING LifeDesign</td><td>ING GPSUL</td><td>UL/JOINT</td></tr> <tr><td>ING LifeDesign</td><td>ING Strategic Accumulator SUL</td><td>UL/JOINT</td></tr> <tr><td>John Hancock</td><td>Performance SUL 06 (PSUL06)</td><td>UL/JOINT</td></tr> <tr><td>John Hancock</td><td>Protection SUL - G 08</td><td>UL/JOINT</td></tr> <tr><td>★ Lincoln Benefit Life</td><td>Legacy Secure SL</td><td>UL/JOINT</td></tr> </tbody> </table>		★ AXA-Equitable Life	Athena Survivorship Universal Life II	UL/JOINT	★ Indianapolis Life	Indexed Survivor UL - ILICO	UL/JOINT	ING	ING GPSUL	UL/JOINT	ING	ING Strategic Accumulator SUL	UL/JOINT	ING Life	ING GPSUL	UL/JOINT	ING Life	ING Strategic Accumulator SUL	UL/JOINT	ING LifeDesign	ING GPSUL	UL/JOINT	ING LifeDesign	ING Strategic Accumulator SUL	UL/JOINT	John Hancock	Performance SUL 06 (PSUL06)	UL/JOINT	John Hancock	Protection SUL - G 08	UL/JOINT	★ Lincoln Benefit Life	Legacy Secure SL	UL/JOINT
★ AXA-Equitable Life	Athena Survivorship Universal Life II	UL/JOINT																																
★ Indianapolis Life	Indexed Survivor UL - ILICO	UL/JOINT																																
ING	ING GPSUL	UL/JOINT																																
ING	ING Strategic Accumulator SUL	UL/JOINT																																
ING Life	ING GPSUL	UL/JOINT																																
ING Life	ING Strategic Accumulator SUL	UL/JOINT																																
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John Hancock	Performance SUL 06 (PSUL06)	UL/JOINT																																
John Hancock	Protection SUL - G 08	UL/JOINT																																
★ Lincoln Benefit Life	Legacy Secure SL	UL/JOINT																																

Product: Change

Company:
Aviva Life and Annuity Company of N...

Product:
Empire Solution UL

Concept:

- Ledger
- <None>
- Cash Flow Illustration
- Deferred Compensation
- Executive Bonus
- Ledger
- Loan Illustration
- Split Dollar
- Term vs. Permanent

Clients: Clear Manager

Save Calc Notes

No.	Client Name/Company - Product
2	[Valued Client] Penn Mutual - Whole Life Multiplan with UL

Illustrate: Calculate Print

Insured Solve For Disbursements Policy Options Policy Riders Other Insured Agent Info Concept WF Output Options

Insured Name

Sex Male

Yes No

45

Preferred Non-Tobacco

None

More

New York

01/21/2008

The Concept can be changed from the Product Box as well by clicking on the arrow for the drop down Concept list.

Notes: [Question](#) | [Tab](#) | [Product](#) | [Company](#) | [Underwriting](#) | [What's New](#)

Enter the name of the Insured.

Keyword = Insured.Name
 Type = Edit
 Validation = {DX}
 Activation =

Client Notebook

- Improved Tabs for Easier Input
 - “Highlight” Client from the Client Taskbar by clicking on Client Name
 - New Tabs for Agent and WF Output Options along with Standard Tabs
 - Manage default agent and other agents from Agent Tab
-

Product: [Change](#)Company:
Lincoln Benefit LifeProduct:
2007 Legacy Choice ULConcept:
<None>Illustrate: [Calculate](#) [Print](#)

Insured Solve For Disbursements Policy Options Policy Riders Report Options Agent Info WF Output Options

Insured Name

Sex

Date of Birth

Age

Class

Table Rating

Temporary Flat Extra [More...](#)

State Signed In

Back Dating Yes No

Clients: [Clear Clients \(All\)](#) | [Open Client Manager](#)

Save Remove Copy Client Notes

Calc Composite Compare ▲ ▼

No.	Client Name/Company - Product
1	★ No Name Aviva Life and Annuity Company of NY Empire Solution UL
2	[Client] Transamerica - Trendsetter Super 10 This is a new case
3	[Client] Transamerica - TransUltra Plus 2006 This is a new case
4	★ [Valued Client] Penn Mutual - Whole Life Multiplan with UL
5	★ [Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL
6	★ [Valued Client]

Notes: [Question](#) | [Tab](#)

Enter the name of the insured.

Keyword = Insured.Name

Type = Edit

Validation = {OX}

Activation =

The Highlighted Client is displayed in the Client Notebook Window – Click on the Client's Name to open.



Illustrate:

Calculate

Print

Select a Sales Aid

Insured
1

Insured
2

Solve
For

Disbursements

Interest
Rate

Policy
Options

Policy
Riders

Output
Options

Agent
Info

Concept

WF Output
Options

Solve For

Face Amount

Face Solve Option

Minimum

Premium Type

Specify

Modal Premium

10,000

More

Pay Minimum Years

Yes No

No-Lapse Guarantee Years/Age

121

Solve Value

Endow

Solve Year/Age

MAX

**Along with all of our
Standard Notebook
Tabs, we have added
some new ones....**

Notes:

[Question](#) | [Tab](#) | [Product](#) | [Company](#) | [Underwriting](#) | [What's New](#)

Select the item to Solve for.
No Solve, enter Face and Prem
Premium, enter Face Amount
Face Amount, enter Premium

Change

Illustrate:

Calculate

Print

Company: Aviva Life and Annuity Company of N...

Product: Empire Solution UL

Concept: Ledger

- Insured
- Solve For
- Disbursements
- Policy Options
- Policy Riders
- Other Insured
- Agent Info**
- Concept
- WF Output Options

The New Agent Tab allows you to manage all of your agents without ever leaving the Client Notebook.

The Default Agent will also be in blue on this screen for you to easily update or change.

Clear Clients (All) | Open C

Remove Copy Client Notes

Composite Compare ▲ ▼

Client Name/Company - Product

[Valued Client]

Penn Mutual - Whole Life

Multiplan with UL

Agent City: Tampuco

Agent State: California

Agent Zip Code: 94555

Agent Phone: 345-456-5555

Agent Fax:

Agent Email:

Agent License #: 3234543

Select Agent

* Last Name	First Name
DuPratt	Jauna
* Smith	Joe

Select Save Clear Delete

Joe Smith
100 Main St
Tampuco, CA 94555
345-456-5555

Default Agent

[Clear Preferred](#)

Look for:

Search Clear Search

Notes: Question | Tab | Product | Company | Underwriting | What's New

Select 'Yes' to include Riders.

Keyword = Policy.Riders.YN
Type = YN-Selection
Default Value = N
Validation = {"Y"} || {"N"}
Activation =
Selection Items :
Yes,Y
No,N

Product: [Change](#)**Company:**
Lincoln Benefit Life**Product:**
2007 Legacy Choice UL**Concept:**
<None>**Clients:** [Clear Clients \(All\)](#) | [Open Client Manager](#)

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

No.	Client Name/Company - Product
1	★ No Name Aviva Life and Annuity Company of NY Empire Solution UL
5	★ [Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL
2	[Client] Transamerica - Trendsetter Super 10 This is a new case
3	[Client] Transamerica - TransUltra Plus 2006 This is a new case
4	★ [Valued Client] Penn Mutual - Whole Life Multiplan with UL

Illustrate: [Calculate](#) [Print](#)
[Insured](#) | [Solve For](#) | [Disbursements](#) | [Policy Options](#) | [Policy Riders](#) | [Report Options](#) | [Agent Info](#)
WF Output
Options

Print Cover Page

Print Source Ledger

Print Concept

Print Column Description

Print Info Page

Print Client Input

Print Error Messages

**This New Tab Allows
you to Select which
Pages you would like
to View in the
Illustration Package.**

Notes: [Question](#) | [Tab](#) | [Product](#) | [Company](#) | [Underwriting](#) | [What's New](#)

Enter the name of the insured.

Keyword = Insured.Name
Type = Edit
Validation = {OX}
Activation =

Illustrate:

Calculate

Print

Select a Sales Aid

Insured
1

Insured
2

Solve
For

Disbursements

Interest
Rate

Policy
Options

Policy
Riders

Output
Options

Agent
Info

Concept

WF Output
Options

Solve For

Face Amount

Face Solve Option

Minimum

Premium Type

Specify

Modal Premium

10,000

More

Pay Minimum Years

Yes No

No-Lapse Guarantee Years/Age

121

Solve Value

Endow

Solve Year/Age

MAX



Notes:

Question | Tab | Product | Company | Underwriting | What's New

Select the item to Solve for.
No Solve, enter Face and Prem
Premium, enter Face Amount
Face Amount, enter Premium

You can now access not only detailed Question and Tab level help, but Company, Product, Underwriting and What's New help From any Tab in the Notebook.

Product: [Change](#)



Company:
Prudential

Product:
PruLife SUL Protector (2001 CSO)

Concept:

Clients: [Clear Clients \(All\)](#) | [Open Client Manager](#)

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

<input type="checkbox"/>	No.	Client Name/Company - Product
<input type="checkbox"/>	1	 [California Kid] Prudential PruLife SUL Protector (2001 CSO)
<input type="checkbox"/>	2	 [Custom Premier] Prudential - PruLife Custom Premier II
<input type="checkbox"/>	3	 [UL Plus] Prudential - PruLife UL Plus (2001 CSO) Multiplan with UL

Illustrate: [Calculate](#) [Print](#)

Select a Sales Aid

- Insured 1
- Insured 2
- Solve For
- Disbursements
- Interest Rate
- Policy Options
- Policy Riders
- Output Options

Once you have input all the Client information, you can calculate the *Highlighted* Client by selecting the 'Calculate' button or by using the drop down View Menu.

Insured Name

Male

45

Non-Smoker Plus

B

Occupational Extra

Aviation Extra

Flat Extras

State of Issue

Backdate

1 of 4

California

Yes No

Product: [Change](#)

Company: Prudential

Product: PruLife SUL Protector (2001 CSO)

Concept: Life Insurance Report

Clients: Clear Clients (All) | Open Client Manager

Save Remove Copy Client Notes

Calc Composite Compare

No.	Client Name/Company - Product
1	[No Name] Prudential PruLife SUL Protector (2001 CSO) Snapshot Policy Info Relay Files Illustration Package Forms
2	[Custom Premier] Prudential - PruLife Custom Premier II
3	[UL Plus] Prudential - PruLife UL Plus (2001 CSO) Multiplan with UL
4	[UL Plus 2001 CSO 10] Prudential - PruLife UL Plus (2001 CSO) This is a new case

Illustration Snapshot: [Edit](#) [View Illustration](#)

Non-Guaranteed Results - Life Insurance Report

Survivorship Product Date: 1/11/2008

Initial Benefit \$1,000,000	Preferred Best 50-Preferred Best	Non-Guaranteed Interest Rate** 4.95%	Tax Rate 40%	
Year	Young Insured Age	Annual Cash Value Incr / Decr	Net Cash Value	Net Death Benefit
1	50	0	0	1000000
2	51	0	0	1000000
3	52	1557	1557	1000000
4	53	3128	4686	1000000
5	54	3240	7925	1000000
T@	54	26985	7925	1000000
6	55	5397	11563	1000000
7	56	5397	15076	1000000
8	57	5397	18724	1000000
9	58	5397	22511	1000000
10	59	5397	26438	1000000
T@	59	53970	26438	1000000
11	60	5397	33009	1000000
12	61	5397	39846	1000000
13	62	5397	46956	1000000
14	63	5397	54345	1000000
15	64	5397	62020	1000000
T@	64	80955	62020	1000000

The Highlighted Client's Illustration Package can be viewed by selecting the View Illustration button or from the Report Tree.





Address http://new.winflexweb.com/wfw_Imagefetch.aspx?id=743096DB



Bookmarks

- Cover
- Source Ledger
- Concept
- Column Description
- Info Page
- Client Input**

The Illustration can be printed or saved from here by using the File Menu or by shortcut icons on Toolbar.

Client Input Summary

Company: Prudential	November 26, 2007
Product: PruLife Custom Premier II	2.51.00, 6.29.00g
Case:	Client #1

Insured

Insured Name	Test Client
Sex	Male
Date of Birth	
Age	50
Class	Preferred Best
Table Rating	None
Avocation Class	None
Occupational Class	None
Aviation Extra	None
State of Issue	Alabama
Backdate	No
Months to Backdate	

Solve For

Solve For	No Solve
Face Amount	01 to 99 - 1000000
Target Term Rider	None
Target Term Rider Amount	
Pcnt of Total Coverage Amt	
Premium Type	Specify
Years to Pay Premium	
Modal Premium	01 to 100 - Commissionable Target
Pay Minimum Years	No

Beta - for testing use only.

Product: [Change](#)

Illustrate: [Calculate](#)

[Print](#)

Select a Sales Aid



Company:
Prudential

Product:
PruLife SUL Protector (2001 CSO)

Concept:
Life Insurance Report

[Insured 1](#) | [Insured 2](#) | [Solve For](#) | [Disbursements](#) | [Interest Rate](#) | [Policy Options](#) | [Policy Riders](#) | [Output Options](#)

To Bypass Viewing the Snapshot first, the Print button will Calculate and Open the full Illustration Automatically.

Insured Name:

Gender:

Age:

Smoking Status:

Table Rating:

Avocation Extra:

Occupational Extra:

Aviation Extra:

Flat Extras:

State of Issue:

Backdate: Yes No

Clients: [Clear Clients \(All\)](#) | [Open Client M](#)

[Save](#) | [Remove](#) | [Copy Client](#) | [Notes](#)

[Calc](#) | [Composite](#) | [Compare](#) | ▲ ▼

No.	Client Name/Company - Product
1	[California Kid] Prudential PruLife SUL Protector (2001 CSO)
2	[Custom Premier] Prudential - PruLife Custom Premier II
3	[UL Plus] Prudential - PruLife UL Plus (2001 CSO) Multiplan with UL

Product: **Change**

Illustration Snapshot: **Edit** **View Illustration**

Company:
Prudential

Product:
PruLife SUL Protector (2001 CSO)

Concept:
Life Insurance Report

Non-Guaranteed Results - Life Insurance Report

Survivorship Product Date: 1/11/2008
 First Insured Male Age 50-Preferred Best
 Second Insured Female Age 50-Preferred Best

After viewing the Illustration, you can change the Highlighted Client's information by Selecting Edit or by Selecting 'Input' from the drop down View Menu.

Annual Cash Value / Decr	Net Cash Value	Net Death Benefit
0	0	1000000
0	0	1000000
1557	1557	1000000
3128	4686	1000000
3240	7925	1000000
T@	7925	1000000
6	11563	1000000
7	15076	1000000
8	18724	1000000
9	22511	1000000
10	26438	1000000
T@	26438	1000000
11	33009	1000000
12	39846	1000000
13	46956	1000000
14	54345	1000000
15	62020	1000000
T@	62020	1000000

Clients: Clear Clients (All) | Open Client Manager

Save Remove Copy Client Notes
 Calc Composite Compare

No.	Client Name/Company - Product
1	[No Name] Prudential PruLife SUL Protector (2001 CSO) Snapshot Policy Info Relay Files Illustration Package Forms
2	[Custom Premier] Prudential - PruLife Custom Premier II
3	[UL Plus] Prudential - PruLife UL Plus (2001 CSO) Multiplan with UL
4	[UL Plus 2001 CSO 10] Prudential - PruLife UL Plus (2001 CSO) This is a new case

Client Toolbar

- Easily Create Multiple Clients
 - Perform simultaneous tasks for multiple 'Selected' clients with easy to use checkboxes.
 - Save, Remove, Calc, Compare, Add Notes
 - Open Client Manager
-

Product:

Change

Company:

Aviva Life and Annuity Company of N...

Product:

Empire Solution UL

Concept:

Ledger

Clients: Clear Clients (All) | Open Client Manager

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

No.	Client Name/Company - Product
1	★ No Name Aviva Life and Annuity Company of NY Empire Solution UL

Select Product:

Select Product

Search for Product

Company:	Face Amount:																																	
All	500,000																																	
Product Type:	State:																																	
UL/JOINT	Colorado																																	
Concept:	Age:																																	
Cash Flow	All																																	
<input type="checkbox"/> Guaranteed Death Benefit (UL) <input type="checkbox"/> Comparison <input type="checkbox"/> Composite																																		
<input type="button" value="Reset Filters"/>																																		
<input type="button" value="Apply Filters"/>																																		
<input type="button" value="Update Client"/> <input type="button" value="Copy Client"/>																																		
<table border="1"> <tbody> <tr><td>★ AXA-Equitable Life</td><td>Athena Survivorship Universal Life II</td><td>UL/JOINT</td></tr> <tr><td>★ Indianapolis Life</td><td>Indexed Survivor UL - ILICO</td><td>UL/JOINT</td></tr> <tr><td>ING</td><td>ING GPSUL</td><td>UL/JOINT</td></tr> <tr><td>ING</td><td>ING Strategic Accumulator SUL</td><td>UL/JOINT</td></tr> <tr><td></td><td>ING GPSUL</td><td>UL/JOINT</td></tr> <tr><td></td><td>ING Strategic Accumulator SUL</td><td>UL/JOINT</td></tr> <tr><td></td><td>ING GPSUL</td><td>UL/JOINT</td></tr> <tr><td></td><td>ING Strategic Accumulator SUL</td><td>UL/JOINT</td></tr> <tr><td></td><td>Performance SUL 06 (PSUL06)</td><td>UL/JOINT</td></tr> <tr><td></td><td>Protection SUL - G 08</td><td>UL/JOINT</td></tr> <tr><td></td><td>Legacy Secure SL</td><td>UL/JOINT</td></tr> </tbody> </table>		★ AXA-Equitable Life	Athena Survivorship Universal Life II	UL/JOINT	★ Indianapolis Life	Indexed Survivor UL - ILICO	UL/JOINT	ING	ING GPSUL	UL/JOINT	ING	ING Strategic Accumulator SUL	UL/JOINT		ING GPSUL	UL/JOINT		ING Strategic Accumulator SUL	UL/JOINT		ING GPSUL	UL/JOINT		ING Strategic Accumulator SUL	UL/JOINT		Performance SUL 06 (PSUL06)	UL/JOINT		Protection SUL - G 08	UL/JOINT		Legacy Secure SL	UL/JOINT
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	Performance SUL 06 (PSUL06)	UL/JOINT																																
	Protection SUL - G 08	UL/JOINT																																
	Legacy Secure SL	UL/JOINT																																

The simplest way to Create Multiple Clients is just as you did with the Create Client, you go to Product Change and then Search for Product and then select multiple products based on your filters by holding down the Ctrl key and when you Copy Client you will have a number of new Clients.

Product: Change

Company:
Aviva Life and Annuity Company of N...

Product:
Empire Solution UL

Concept:
Ledger

Illustrate: Calculate Print

Insured | Solve For | Disbursements | Policy Options | Policy Riders | Other Insured | Agent Info | Concept | WF Output Options

Insured Name

Sex

Date of Birth

Backdate to Issue Date

Age

Class

Table Rating

Flat Extra

The *Selected* Clients can be saved by clicking on the checkboxes first and then clicking Save. You will then be prompted for a category name.

Clients: Clear Clients (All) | Open Client Manager

Save Remove Copy Client Notes

Calc Composite Compare ▲ ▼

No.	Client Name/Company - Product
<input type="checkbox"/>	2 [Valued Client] Penn Mutual - Whole Life Multiplan with UL
<input checked="" type="checkbox"/>	3 [Valued Client] Mutual of Omaha - United c Priority Accum UL v1.02 Multiplan with UL
<input checked="" type="checkbox"/>	4 [Jenny Kingeter] Sun Life - Futurity Accumu Multiplan with UL
<input type="checkbox"/>	5 [Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL

Select Category

Select or create a category name for new clients being saved:

<< Specify New Category >>

Categories are useful for retrieving or processing related clients as a group. If you wish to assign or change a category later, you can do so from the Client Manager.

Previously saved clients will not be assigned a new category.

Save Cancel

01/21/2008

Product | Company | Underwriting | What's New

Keyword = Insured.Name
Type = Edit
Validation = {NX }

Product:

Change

Company:

Aviva Life and Annuity Company of N...

Product:

Empire Solution UL

Concept:

Ledger

BANKERS LIFE OF NY
an AMERIGIS Company

Illustrate:

Calculate

Print

Insured

Solve For

Disbursements

Policy Options

Policy Riders

Other Insured

Agent Info

Concept

WF Output
Options

Clients: Clear Clients (All) | Open Client Manager

Save Remove Copy Client Notes

Calc Composite Compare ▲ ▼

 No. Client Name/Company - Product

<input type="checkbox"/>	2	[Valued Client] Penn Mutual - Whole Life Multiplan with UL
<input checked="" type="checkbox"/>	3	[Valued Client] Mutual of Omaha - United of Omaha Priority Accum UL v1.02 Multiplan with UL
<input checked="" type="checkbox"/>	4	[Jenny Kingeter] Sun Life - Futurity Accumulator II VUL Multiplan with UL
<input type="checkbox"/>	5	[Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL

The Selected Clients can be removed by selecting them first and then clicking Remove. They will still reside in Client Manager.

Insured Name

Sex

Male

Date of Birth

Backdate to Issue Date

 Yes No

Age

45

Class

Preferred Non-Tobacco

None

More

New York

01/21/2008

Notes:

Question | Tab | Product | Company | Underwriting | What's New

Enter the name of the Insured.

Keyword = Insured.Name

Type = Edit

Validation = {NX}

Product:

Change

Company:

Aviva Life and Annuity Company of N...

Product:

Empire Solution UL

Concept:

Ledger

Clients: Clear Clients (All) | Open Client Manager

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

No.	Client Name/Company - Product
<input type="checkbox"/>	2 [Valued Client] Penn Mutual - Whole Life Multiplan with UL
<input checked="" type="checkbox"/>	3 [Valued Client] Mutual of Omaha - United of Omaha Priority Accum UL v1.02 Multiplan with UL
<input checked="" type="checkbox"/>	4 [Jenny Kingeter] Sun Life - Futurity Accumulator II VUL Multiplan with UL
<input type="checkbox"/>	5 [Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL

Illustrate:

Calculate

Print

Insured

Solve For

Disbursements

Policy Options

Policy Riders

Other Insured

Agent Info

Concept

WF Output
Options

Insured Name

Sex

Male

Date of Birth

Backdate to Issue Date

 Yes No

Age

45

**Multiple Selected
Clients can be copied
at the same time.**

Preferred Non-Tobacco

None

More

State of Issue

New York

Policy Issue Date

01/21/2008

Notes:

Question | Tab | Product | Company | Underwriting | What's New

Enter the name of the Insured.

Keyword = Insured.Name

Type = Edit

Validation = {0X}

Product: Change

Illustration Snapshot: Edit View Illustration

Company:
John Hancock

Product:
Protection UL - G 07 Reprice (ProU...

Concept:
Ledger

Clients: Clear Clients (All) | Open Client Manager

Save Remove Copy Client **Notes**

Calc Composite Compare

No.	Client Name/Company - Product
<input checked="" type="checkbox"/>	[Client UL] John Hancock Protection UL - G 07 Reprice (ProUL-G07R) <i>This is a new case</i>
<input type="checkbox"/>	2 [Client UL] John Hancock Protection UL - G 07 Reprice (ProUL-G07R) <i>This is a new case</i>
<input checked="" type="checkbox"/>	3 [Valued Client] Penn Mutual - Protection Builder UL
<input type="checkbox"/>	4 [Client ULJoint] Lincoln Life - Lincoln LifeCurrent SUL <i>This is a new case</i>
<input type="checkbox"/>	5 [Client ULJoint] Lincoln Life - Lincoln LifeCurrent SUL <i>This is a new case</i>

Life Insurance Illustration

Name: Client NPAR
Male Age : 45-Preferred No Nicotine Use Date: 1/22/2008

Initial Policy	Initial	Non-Guaranteed Interest Rate
		4.45%

Add/Edit Note

Enter or edit a comment for the checked clients:

OK Cancel

Notes specific to the Selected Clients can be added or changed by selecting Notes.

	Net Cash Surrender Value	Death Benefit
0	0	100000
6	276	100000
7	2152	100000
4	4106	100000
4	6140	100000
1	6140	100000
2	8272	100000
1	10493	100000
7	12799	100000
5	15194	100000
2	17686	100000
8	17686	100000
	20823	2582
	22716	2680
	24609	2786
	26502	2889
	28395	2999
	28395	31624
	30288	3105
	32181	3226
	20268	100000
	22948	100000
	25733	100000
	28622	100000
	31621	100000
	31621	100000
	34726	100000
	37952	100000

Product: Change

Company:
Aviva Life and Annuity Company of N...

Product:
Empire Solution UL

Concept:
Ledger

Clients: Clear Clients (All) | Open Client Manager

Save Remove Copy Client Notes

Calc Composite Compare ▲ ▼

No.	Client Name/Company - Product
1	No Name Aviva Life and Annuity Company of NY Empire Solution UL
2	[Valued Client] Penn Mutual - Whole Life Multiplan with UL
3	[Valued Client] Mutual of Omaha - United Priority Accum UL v1.02 Multiplan with UL
4	[Jenny Kingeter] Sun Life - Futurity Accum Multiplan with UL
5	[Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL

- Add Client
- Delete Client
- Save Client
- Copy Product To
- Copy Concept To
- Calc Client
- Cancel Calc
- Add/Edit Note
- Reset to Defaults

Illustrate: Calculate Print

Insured Solve For Disbursements Policy Options Policy Riders Other Insured Agent Info Concept WF Output Options

Insured Name

Sex

Date of Birth

Backdate to Issue Date Yes No

Age

Class

Table Rating

Flat Extra More

State of Issue

Policy Issue Date

By Right-Clicking on any Client you can Perform all the tasks in the Toolbar plus Cancel a Calc or Reset a Client.

Product:

Change

Company:

Aviva Life and Annuity Company of N...

Product:

Empire Solution UL

Concept:

Ledger

Clients: Clear Clients (All) | Open Client Manager

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

No.	Client Name/Company - Product
2	[Valued Client] Penn Mutual - Whole Life Multiplan with UL
3	[Valued Client] Mutual of Omaha - United of Omaha Priority Accum UL v1.02 Multiplan with UL
4	[Jenny Kingeter] Sun Life - Futurity Accumulator II VUL Multiplan with UL
5	[Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL

No.	Client Name/Company - Product
2	[Valued Client] Penn Mutual - Whole Life Multiplan with UL
3	[Valued Client] Mutual of Omaha - United of Omaha Priority Accum UL v1.02 Multiplan with UL
4	[Jenny Kingeter] Sun Life - Futurity Accumulator II VUL Multiplan with UL
5	[Valued Client] Lincoln Benefit Life 2007 Legacy Choice UL Multiplan with UL

Illustrate:

Calculate

Print

Insured

Solve For

Disbursements

Policy Options

Policy Riders

Other Insured

Agent Info

Concept

WF Output
Options

Insured Name

Sex

Male

**You can scroll
through the list of
clients by using the
arrow keys.**

 Yes No

45

Preferred Non-Tobacco

None

More

Table Rating

Flat Extra

State of Issue

New York

Policy Issue Date

01/21/2008

Notes:

[Question](#) | [Tab](#) | [Product](#) | [Company](#) | [Underwriting](#) | [What's New](#)

Enter the name of the Insured.

Keyword = Insured.Name

Type = Edit

Validation = {NX}

Product: [Change](#)**Company:**

AIG American General - Mortgage

Product:

Ultra Mortgage Complete 2007

Concept:

<None>

Clients: [Clear Clients \(All\)](#) | [Open Client Manager](#)[Save](#) [Remove](#) [Copy Client](#) [Notes](#)[Calc](#) [Composite](#) [Compare](#) ▲ ▼ No. **Client Name/Company - Product** 1 [Joe Smoker]

Penn Mutual - Whole Life

 3 [Client UL]

John Hancock

Protection UL - G 07 Reprice
(ProUL-G07R)

This is a new case

 4 [Client UL]

John Hancock

Protection UL - G 07 Reprice
(ProUL-G07R)

This is a new case

 5 [Valued Client]

Penn Mutual - Protection Builder UL


 6 [Client ULJoint]

Lincoln Life - Lincoln LifeCurrent SUL

This is a new case

 7 [Client UL Joint]

Illustration Status:



Joe Smoker: Submitting
Client UL: Submitting

[Cancel](#)

You can Calc or Compare Multiple Clients at the same time. Notice the Cancel button it will cancel all of the calcs !!

Once the first client finishes calculating it will display the output. The only way to cancel remaining calculations is to right click on selected client.

Product: [Change](#)

Illustration Snapshot: [Edit](#) [View Illustration](#)

Company:
AIG American General - AXA Network

Product:
Elite UL G 2007

Concept:
Cash Flow Illustration

Life Insurance Illustration		
Name:		
Male Age : 45-Preferred Plus Date: 3/13/2008		
Initial Death Benefit	Initial Payment	Non-Guaranteed Interest Rate
\$1,000,000	\$9,000	4.90%

Clients: Clear Clients (All) | Open Client Manager

- Save Remove Copy Client Notes
- Calc Composite Compare ▲ ▼

No.	Client Name/Company - Product
1	<p>No Name</p> <p>AIG American General - AXA Network</p> <p>Elite UL G 2007</p> <ul style="list-style-type: none"> MultiPlan Comparison Snapshot Policy Info Relay Files Illustration Package Optional Pages
2	<p>No Name</p> <p>AIG American General - AXA Network</p> <p>Elite UL G 2007</p> <ul style="list-style-type: none"> MultiPlan Comparison Snapshot Policy Info Relay Files Illustration Package Optional Pages



You can view the Multiplan Comparison Illustration Package by selecting it from the report tree.

Year	Age	Net Annual Outlay	Cumulative Net Outlay	Annual Cash Value Incr / Decr	Net Cash Surrender Value	Net Death Benefit
1	46	9000	9000	0	0	1000000
2	47	9000	18000	0	0	1000000
3	48	9000	27000	0	0	1000000
4	49	9000	36000	0	0	1000000
5	50	9000	45000	167	3167	1000000
6	51	9000	54000	167	3167	1000000
7	52	9000	63000	818	11984	1000000
8	53	9000	72000	218	21202	1000000
9	54	9000	81000	627	30829	1000000
10	55	9000	90000	10461	40874	1000000
11	56	9000	99000	51336	51335	1000000
12	57	9000	108000	11902	51335	1000000
13	58	9000	117000	11279	63237	1000000
14	59	9000	126000	11675	74516	1000000
15	60	9000	135000	11675	86191	1000000
16	61	9000	144000	12135	99167	1000000
17	62	9000	153000	12135	111303	1000000
18	63	9000	162000	111303	111303	1000000
19	64	9000	171000	13052	124355	1000000
20	65	9000	180000	13232	137587	1000000
21	66	9000	189000	13514	151101	1000000
22	67	9000	198000	12568	163669	1000000
23	68	9000	207000	12710	176379	1000000
24	69	9000	216000	-----	-----	-----
25	70	9000	225000	-----	-----	-----

Bookmarks [x]

Options ▾

- Comparison
- Product 1
- Product 2

Life Insurance Analysis

1/22/2008

	<u>Genworth Life and Annuity</u>	<u>Pacific Life Insurance Company</u>
	<u>Gpx-One®</u>	<u>Flex Protector</u>
	Age: 45	Age: 45
	Pref No Nicotine Use	Smoker
<i>Initial Death Benefit</i>	\$100,000	\$1,000,000

Annual Net Outlays		
Year 5	\$1,893	\$25,740
Year 10	\$1,893	\$25,740
Year 15	\$1,893	\$25,740
Year 20	\$0	\$25,740
Total @ Yr 20	\$34,074	\$514,800

Summary of Current Non-Guaranteed Policy Values		
Yr 5 Total Payment	\$9,465	\$128,700
Net Cash Value	\$6,140	\$76,229
Net Death Benefit	\$100,000	\$1,000,000
IRR on NDB	92.41%	78.41%
Yr 10 Total Payment	\$18,930	\$257,400
Net Cash Value	\$17,686	\$221,113
Net Death Benefit	\$100,000	\$1,000,000
IRR on NDB	29.17%	23.83%
Yr 15 Total Payment	\$28,395	\$386,100
Net Cash Value	\$31,621	\$402,392

Beta - for testing only.

Menus

- Client
 - Reset, Copy, Clear All, Client Manager, Email Illustration
 - View
 - Illustration Options
 - Help
 - Winflex Topics, Carrier and Product Help
 - Settings
 - Personalized Options
 - Logout
-

- New/Clear All
- Copy Client(s)
- Open Client Manager
- Save All
- Reset Client to Default Answers
- Email Illustration



Concept: Term Illustration

Clients: Clear Clients (All) | Open Client Manager

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

No.	Client Name/Company - Product
1	No Name Aviva Life and Annuity Company of NY Empire Solution UL
2	[Client] Transamerica - Trendsetter Super 10 This is a new case
3	[Client] Transamerica - TransUltra Plus 2006 This is a new case

Illustrate: Calculate Print

Insured Policy Info Policy Riders Agent Info Concept WF Output Options

Insured Name: Client

Sex: Male

Date of Birth:

Age: 45

Class: Preferred Plus

None More

Utah

Now that you have a basic understanding of the Client Editor - Shortcuts to Client options are available from the Client Menu.

Notes: Question | Tab | Product | Company | Underwriting | What's New

Enter the name of the Insured.

Keyword = Insured.Name
 Type = Edit
 Default Value = Client
 Validation = {0X}
 Activation =

Product:

- Calc
- Printout (PDF)
- Input
- Multiplan Presentation

Product:
PruLife Custom Premier II

Concept:
Life Insurance Report



Illustrate: Calculate Print Select a Sales Aid

Insured Solve For Disbursements Funds Policy Options Policy Riders Output Options Agent Info Concept

Insured Name: Test Client

Sex: Male

Date of Birth: 50

Preferred Best: Preferred Best

None

None

None

None

1 of 4

State of Issue: Alabama

Backdate: Yes No

Months to Backdate: 0

The View Menu allows you to Easily Select what you would like to do with your 'Highlighted Client'.

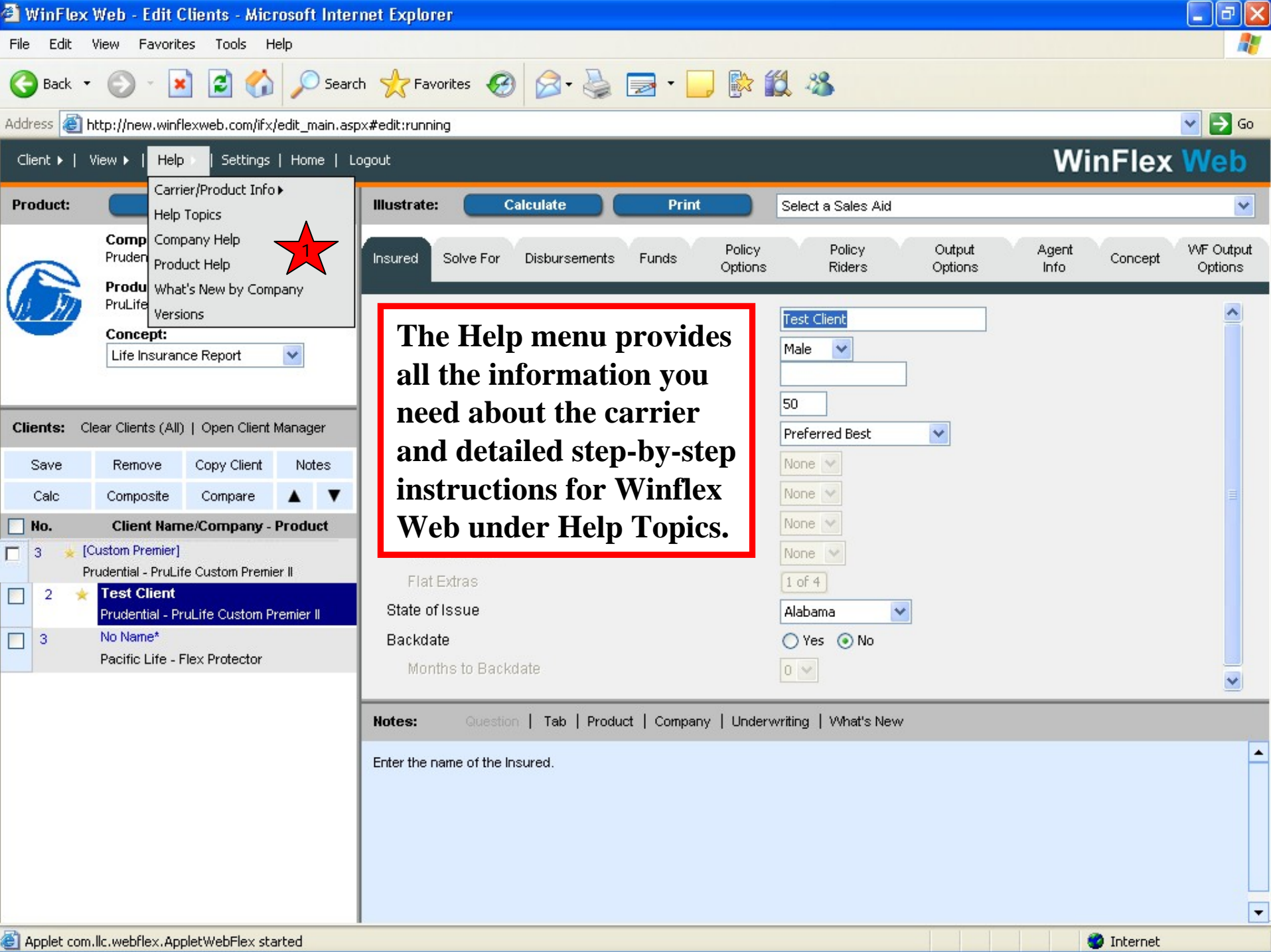
Clients: Clear Clients (All) | Open Client Manager

Save	Remove	Copy Client	Notes
Calc	Composite	Compare	▲ ▼

No.	Client Name/Company - Product
3	[Custom Premier] Prudential - PruLife Custom Premier II
2	Test Client Prudential - PruLife Custom Premier II
3	No Name* Pacific Life - Flex Protector

Notes: Question | Tab | Product | Company | Underwriting | What's New

Enter the name of the Insured.



- Carrier/Product Info
- Help Topics
- Company Help
- Product Help
- What's New by Company
- Versions



The Help menu provides all the information you need about the carrier and detailed step-by-step instructions for Winflex Web under Help Topics.

Clients: Clear Clients (All) | Open Client Manager

No.	Client Name/Company - Product
3	[Custom Premier] Prudential - PruLife Custom Premier II
2	★ Test Client Prudential - PruLife Custom Premier II
3	No Name* Pacific Life - Flex Protector

Illustrate: Calculate Print Select a Sales Aid

Insured Solve For Disbursements Funds Policy Options Policy Riders Output Options Agent Info Concept WF Output Options

Test Client

Male

50

Preferred Best

None

None

None

None

1 of 4

Alabama

Yes No

0

Flat Extras

State of Issue

Backdate

Months to Backdate

Notes: Question | Tab | Product | Company | Underwriting | What's New

Enter the name of the Insured.

Product: **Change**

Company: AIG AG - Independent Agency Group
Product: ContinUL Extend 2007
Concept: <None>

Clients: Clear Clients (All) | Open Client Manager

Save Remove Copy Client Notes
Calc Composite Compare

No.	Client Name/Company - Product
1	No Name AIG AG - Independent Agency Group ContinUL Extend 2007

Illustrate: **Calculate** **Print**

Insured Solve For Disbursements Policy Options Riders Reports Agent Info WF Output Options

Settings/Preferences need to be set up the first time you login. (Set Default State Here)

Male

 45
 Preferred Plus
 0

 Alabama

State of Issue
THIS PRODUCT IS NOT AVAILABLE FOR TERM CONVERSIONS

Notes: Question | Tab | Product | Company | Underwriting | What's New

Name of client or corporation.

Preferences

General Preferences

Display Company Notes First 

Dialog Preferences

Display Question Changed Dialog (Product Change) 

Display Question Changed Dialog (Other Tab Change) 

Default Reports

Select the default reports you wish to have included in the illustration package. Report options for individual clients may be selected on the "Select Reports" tab for each client. Not all reports are available for each product. Some reports may be mandatory for a particular product.

Cover Page

Info Page

Source Ledger

Client Input

Concept


Messages

Column Description

Report Preferences

Total columns every 5 years 

Include commas in column values 

Combine optional reports 

Product Preferences

Default State: 



Save Preferences

You can logout of Winflex Web here or click Home to go back to the Login Page.

Product: [Change](#)

Company:
Prudential

Product:
PruLife Custom Premier II

Concept:
Life Insurance Report

Clients: [Clear Clients \(All\)](#) | [Open Client Manager](#)

Save Remove Copy Client Notes
Calc Composite Compare

No.	Client Name/Company - Product
3	[Custom Premier] Prudential - PruLife Custom Premier II
2	Test Client Prudential - PruLife Custom Premier II
3	No Name* Pacific Life - Flex Protector

Illustrate: [Calc](#)

Insured Solve For Options Riders Output Options Agent Info Concept

Insured Name:

Sex:

Date of Birth:

Age:

Class:

Table Rating:

Avocation Class:

Occupational Class:

Aviation Extra:

Flat Extras:

State of Issue:

Backdate: Yes No

Months to Backdate:

Notes: [Question](#) | [Tab](#) | [Product](#) | [Company](#) | [Underwriting](#) | [What's New](#)

Enter the name of the Insured.

Conclusion

Thank you for taking the time to preview these slides and we hope you will now take advantage of all the great features within Client Editor.

Please make sure to preview the slides for Client Manager to fully understand all this new product has to offer.
