

LifePipe Term Quote Engine

Market, Sell & Transact Life Insurance **FASTER**

You've come to expect great products from iPipeline and once again we deliver! The new LifePipe Term Quote Engine 3.0 gives you everything you need to compare and sell the industry's leading Term Life products. Once you've tried it, you'll wonder how you ever sold without it!

Completely new for 2005!

We've taken a great product, and made it even better. Now you can concentrate on doing what you want to do - Sell more products and increase your premium!

- ▶ Save age for quotes
- ▶ Needs analysis
- ▶ Compare up to three alternate amounts simultaneously
- ▶ Simplified issue and to age 100 carriers
- ▶ Tailor term length and health class options
- ▶ Carrier appointment requirements
- ▶ Summary and side-by-side comparisons
- ▶ Client and agent data
- ▶ Rate and product information direct from carriers to ensure accuracy and timeliness
- ▶ 24 x 7 web accessibility
- ▶ Full customization
- ▶ PDF reports that may be printed, emailed or downloaded

Quote Request

A new standard in quoting!

Everything you will need to find the exact products you're looking for.

- Save Age
- Guaranteed, Non Guaranteed and Simplified Issue
- Single or multiple term lengths, health classes and riders
- Compare up to three separate face amounts at the same time
- Side-by-side comparisons of up to 10 quotes
- Fully configurable by you to tailor it to your needs

Sell more than Life Insurance? Ask us about our full suite of web-based products :

- ▶ **AnnuityPipe 2.0**
Multi carrier annuity quote engine, product information and forms access for Fixed and EIA annuities.
- ▶ **SPIAPipe 2.0**
Annuity quote engine and illustration platform for SPIA annuities.
- ▶ **LTCPipe 3.0**
Multi carrier LTC quoting and forms platform
- ▶ **iQuote**
Prospect around the clock with your own customized, professional consumer term life quote engine.
- ▶ **MyAssistant**
"Drop ticket" solution that streamlines application process
- ▶ **WebServices**
Everything you need to have a professional web presence.
Site Design
Web & Email Hosting
Security
Marketing Services

Call us at **1-800-758-0824** or visit us online at **www.ipipeline.com**

Comprehensive Quote Results

Name	Age / Nearest	Gender	State	Amount(s)	Health Class(es)
William Rumplesstskin	34 / 35	Male	PA	\$250,000	Preferred Best Non-Tobacco

Compare	Carrier	Product	Action	Total Premium (Annual)
20 Year Term - \$250,000				
<input type="checkbox"/>	Travelers AM Best S&P A+ A	Special T-20 (quar 20) (Preferred Plus) Underwriting Requirements Actual Age 34 Pre-Appointment Required	Get Forms	\$257.50
<input type="checkbox"/>	Transamerica Life Insurance AM Best S&P A+ A	Trendsetter @ Super 20 (Standard Plus) Underwriting Requirements Actual Age 34 Non Pre-Appointment	Get Forms	\$725.83
<input type="checkbox"/>	Banner Life AM Best S&P A+ A	LTC-ULTRA C20 (LTC-C01A0) (Standard Non-Tobacco) Underwriting Requirements Nearest Age 35 Non Pre-Appointment	Get Forms	\$745.00
25 Year Term - \$250,000				
<input type="checkbox"/>	West Coast Life AM Best S&P A+ A	Golden G25 (quar 25) (Preferred Non-Tobacco) Underwriting Requirements Actual Age 34 Pre-Appointment Required	Get Forms	\$548.50
30 Year Term - \$250,000				
<input type="checkbox"/>	American General AM Best S&P A+ A	LTC-ULTRA 30 (quar 30) (Preferred Non-Tobacco) Nearest Age 35 Underwriting Requirements Non Pre-Appointment	Get Forms	\$747.50
<input type="checkbox"/>	First Colony Life Insurance Company AM Best S&P A+ A	LTC-ULTRA 30 (quar 30) (Standard Non-Tobacco) Table A / w Flat Extra Nearest Age 35 Product Disclosure Underwriting Requirements Non Pre-Appointment	Get Forms	\$1,027.50

NOTE: ROP is automatically included in this policy.

Everything you need to know - all in one place!

- Are you appointed? Now you can instantly see which carriers require pre-appointment and which allow you to submit appointment paperwork with your application. Red means get appointed before selling and green means you're all ready to do business!
- Save Age results. See the premium impact of "save age" across carriers
- Link directly to product specific Underwriting Requirements
- Select up to 10 quotes for detailed side-by-side comparison
- Know exact carrier rating ages at a glance and compare Actual against Nearest age carriers
- Rider premium breakout. See the exact premium for impact for each rider

Detailed Side-by-Side comparisons

True product comparison

- Detailed year-by-year premium comparison with totals
- Review up to fifteen detailed quotes side-by-side
- Rider, Note and Payment Options fully detailed
- Print or Email PDF results

Name	Age / Nearest	Gender	State	Amount(s)	Health Class(es)
William Rumplesstskin	34 / 35	Male	PA	\$250,000	Preferred Best Non-Tobacco

	20 Year	20 Year	20 Year	25 Year	30 Year	
	Travelers	Transamerica Life Insurance	Banner Life	West Coast Life	American General	
	Special T-20 (quar 20)	Trendsetter @ Super 20	LTC-ULTRA C-20 (quar 20) (LTC-C01A0)	Golden G25 (quar 25)	LTC-ULTRA C-30 (quar 30) (LTC-C01A0)	
	Preferred Plus Non-Tobacco	Standard Plus Non-Tobacco	Standard Non-Tobacco	Preferred Non-Tobacco	Preferred Non-Tobacco	
	Table 1	Table A	Table 1	Table A	Table A	
	Redface Remove	Redface Remove	Redface Remove	Redface Remove	Redface Remove	
Year	Age					
1	34/35	\$257.50	\$725.83	\$747.50	\$2,982.50	\$747.50
2	35/36	\$257.50	\$725.83	\$747.50	\$2,982.50	\$747.50
3	36/37	\$257.50	\$725.83	\$747.50	\$2,982.50	\$747.50
4	37/38	\$257.50	\$725.83	\$747.50	\$2,982.50	\$747.50
5	38/39	\$257.50	\$725.83	\$747.50	\$2,982.50	\$747.50
	Total	\$1,287.50	\$3,629.15	\$3,737.50	\$14,925.00	\$3,737.50
Riders						
	Base \$100.00	Base \$100.00	Base \$100.00	Base \$100.00	Base \$100.00	
	ADB \$35.20	ADB \$35.20	ADB \$35.20	ADB \$35.20	ADB \$35.20	
	WOP \$200.00	WOP \$200.00	WOP \$200.00	WOP \$200.00	WOP \$200.00	
	Child \$30.00	Child \$30.00	Child \$30.00	Child \$30.00	Child \$30.00	
Details						
Rating	AM Best A+ S&P A	AM Best A+ S&P A	AM Best A+ S&P A	AM Best A+ S&P A	AM Best A+ S&P A	
Flat Extra	\$2/3 Yrs	\$2/3 Yrs	\$2/3 Yrs	\$2/3 Yrs	\$2/3 Yrs	
Calc Age	Actual Age 34	Actual Age 34	Actual Age 35	Actual Age 34	Actual Age 35	
Appointment	Pre-Appointment Required	Non Pre-Appointment	Non Pre-Appointment	Non Pre-Appointment	Pre-Appointment Required	
Notes		Product Disclosure ROP is automatically included in this policy.				
Pay Options						
Annual	\$257.00	\$725.83	\$725.83	\$725.83	\$725.83	
Semi	n/a	\$725.83	n/a	\$725.83	n/a	
Quarterly	n/a	\$725.83	n/a	\$725.83	n/a	
Monthly	n/a	\$725.83	n/a	\$725.83	n/a	