



# WinFlex Web Index Illustration Tips



The index strategy tab in WinFlex Web now provides you greater insight into choosing the optimal index strategy for your illustration. Note: This feature is only available when illustrating the Max Accumulator+ product and is not available in the desktop version of WinFlex.

The Index Strategy Options drop down box allows you to choose between 3 different options:

- Max Illustrative Rate
- Specify Illustrative Rate
- Enter Custom Allocation/Illustrative Rate

	Allocation	Rate	Bonus	Rate	Participation Rate	Guaranteed Minimum
Blend Participation Rate Account - MLSB	100	7.44%	0.65%	NA	100%	0.00%
Global Blend Par Rate Account - PIMCO	0	7.62%	0.30%	NA	80%	0.00%
High Bonus Rate Account - S&P 500	0	6.16%	0.75%	10.00%	NA	0.25%
High Cap Rate Account - S&P 500	0	7.35%	0.25%	13.00%	NA	0.00%
Declared Interest - Fixed Account	0	3.15%	0.25%			2.00%
Total Allocation % MUST EQUAL 100%	100					

## Max Illustrative Rate

When choosing "Max Illustrative Rate," WinFlex Web will default to the Blend Participation Rate Account-MLSB. Notice that there is another strategy that illustrates at a higher rate, but when you factor in the Current Persistency Bonus this strategy has the highest gross illustrative rate.

	Allocation	Maximum Illustrative Rate	Current Persistency Bonus	Current Cap Rate	Current Participation Rate	Guaranteed Minimum
Blend Participation Rate Account - MLSB	100	7.44%	0.65%	NA	100%	0.00%
Global Blend Par Rate Account - PIMCO	0	7.62%	0.30%	NA	80%	0.00%
High Bonus Rate Account - S&P 500	0	6.16%	0.75%	10.00%	NA	0.25%
High Cap Rate Account - S&P 500	0	7.35%	0.25%	13.00%	NA	0.00%
Declared Interest - Fixed Account	0	3.15%	0.25%			2.00%
Total Allocation % MUST EQUAL 100%	100					

## Specify Illustrative Rate

If you choose "Specify Illustrative Rate," there is an input box that opens up allowing you to input the illustrative rate you wish to use for the illustration. Depending on the rate that you enter, it will automatically adjust the allocation so the illustration provides the highest illustrative values for the rate you wish to use.

Notice in this example the Specified Illustrative Rate is 5.5%. Entering that rate automatically adjusted the index strategy allocation to the High Bonus Rate Account because it has the highest Current Persistency Bonus to help maximize the lower illustrative rate.

	Allocation	Maximum Illustrative Rate	Current Persistency Bonus	Current Cap Rate	Current Participation Rate	Guaranteed Minimum
Blend Participation Rate Account - MLSB	0	7.44%	0.65%	NA	100%	0.00%
Global Blend Par Rate Account - PIMCO	0	7.62%	0.30%	NA	80%	0.00%
High Bonus Rate Account - S&P 500	100	6.16%	0.75%		NA	0.25%
High Cap Rate Account - S&P 500	0	7.35%	0.25%	13.00%	NA	0.00%
Declared Interest - Fixed Account	0	3.15%	0.25%			2.00%
Total Allocation % MUST EQUAL 100%	100					

## Enter Custom Allocation/Illustrative Rate

If you choose the "Enter Custom Allocation/Illustrative Rate" all of the fields will open up and allow you to choose any allocation percentage you want, and allows you to change the illustrative rate for each of the strategies up to the maximum rate allowed.

If you wish to split the allocation between multiple strategies, this option allows you to enter any allocation split, as long as the total allocation equals 100%.

Remember, if you use this method you can change the illustrative rates to a lower percentage, but never higher than the maximum illustrative rates shown.

Max Accumulator+ IUL ▾

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Solve For
Index Strategy
Disbursements
Policy Options
Riders
Reports
Agent Info

Index Strategy Options
Enter Custom Allocation/Illustrative Rate ▾

	Allocation	Maximum Illustrative Rate	Current Persistency Bonus	Current Cap Rate	Current Participation Rate	Guaranteed Minimum
Blend Participation Rate Account - MLSB	<input type="text" value="50"/>	7.44%	0.65%	NA	100%	0.00%
Global Blend Par Rate Account - PIMCO	<input type="text" value="0"/>	7.62%	0.30%	NA	80%	0.00%
High Bonus Rate Account - S&P 500	<input type="text" value="50"/>	6.16%	0.75%	10.00%	NA	0.25%
High Cap Rate Account - S&P 500	<input type="text" value="0"/>	7.35%	0.25%	13.00%	NA	0.00%
Declared Interest - Fixed Account	<input type="text" value="0"/>	3.15%	0.25%			2.00%
<b>Total Allocation % MUST EQUAL 100%</b>	<input type="text" value="100"/>					

Illustrative Rate

Blend Participation Rate Account - MLSB (Rate)	<input type="text" value="7.44"/>	
Global Blend Participation Rate Account - PIMCO (Rate)	<input type="text" value="7.62"/>	
High Bonus Rate Account - S&P 500 (Rate)	<input type="text" value="6.16"/>	
High Cap Rate Account - S&P 500 (Rate)	<input type="text" value="5.60"/>	

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