

# Illustration best practices

**We want to make submitting life insurance business easy and efficient, every step of the way. Follow these tips to help ensure accuracy and reduce errors when you're running life insurance illustrations.**

## Illustrations – Rules for All Products

### 1. Agent Information:

- The agent's name and address must be included on the illustration for all products.

### 2. Illustration Pages:

- Ensure all illustration pages are included and have the same date and time.
- Double-check to prevent pages from getting shuffled with multiple illustrations.

### 3. Matching Information:

- The following details in the illustration must match the application:
  - Proposed Insured: Name, Gender, and Age
  - Plan Type, Product, and State
  - Initial Premium, Initial Death Benefit, Death Benefit Option (UL), Riders

### 4. Signatures:

- The signature date of the Applicant/Owner(s) and the agent must be **on or after** the illustration run/stamped date.

### 5. Revised Illustrations:

- If the original illustration cannot be used for policy issue, a new illustration will be required indicating "Revised" by checking "Revised" in the illustration system. (NOTE: if a product change is requested after the original illustration is received, a basic illustration is required).
- Agent needs to submit illustration with their signature already included for policy issue; if illustrations are unsigned by the Owner/Applicant, signatures will be obtained on delivery.

### 6. Avoiding Re-Issues:

- If the age has changed, indicate if the age should be saved or dated current.
- Verify the correct mode (monthly, quarterly, semi-annual, or annual) as the policy will be issued exactly per the illustration.

## ILLUSTRATIONS – VUL Applications (Product availability varies by firm)

If the **ILLUSTRATION** uses Individual fund allocations OR a Model Portfolio the application must match the illustration.

The basic illustration or PLX-588 must be signed on or before the application date; otherwise, the application cannot be accepted.

### Illustrations – Non-Variable Life Applications

#### 1. Compliance:

- Illustrations must indicate Basic or Revised to comply with NAIC Illustration requirements.

#### 2. NAIC States:

- Applications for illustrated products must be accompanied by either a signed basic illustration or a signed PLX-588 (No Illustration Form).
- The basic illustration or PLX-588 must be signed **on or before the application date**; otherwise, the application cannot be accepted.
- The premium amount on the application must match the illustrated premium.
- If the product is changed mid-case, a signed basic illustration is required for issue.

#### 3. PLX-588 Usage:

- When a PLX-588 is used:
  - A Basic Illustration **signed by the agent** required for issue.
  - If illustrations are unsigned by the Owner/Applicant, signatures will be obtained on delivery.

#### 4. Conversions or Exchanges:

- A signed PLX-588 or a signed basic illustration is required with the application.
- A signed PLX-588 must include a basic illustration (signed or unsigned) as a guide to issue the policy.
- A signed illustration will be required to place the policy in force (even if the prior illustration with the original policy was also signed).

**These requirements are subject to change based on subsequent state adoption of the NAIC Model Illustration Regulation or other state-specific regulatory requirements.**



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