

MANUAL SOLVE		
New Solve Name	Previous Solve Name	Solve Description
Specify All	Manual Input	User enters Face Amount, Planned Premium and Income Stream, if desired.

FACE SOLVES		
New Solve Name	Previous Solve Name	Solve Description
7 Pay Face Solve	MEC Premium Face Solve	Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.
7 Pay Face/Income Stream Solve	n/a – new solve	Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium, then solves for the Income Amount based on requested Target Cash
Base/BIR No Lapse Premium Face Solve	Solve for NLP Split Ratio	Solves for highest base Face Amount combined with Base Insured Rider, based on the requested Total Death Benefit entered in the Face Amount field. The premium will either equal the table driven MNLP or a dialed MNLP (if <i>years to pay</i> is shorter than the No Lapse Period). NOTE: BIR Amount minimum must be met before any BIR will be added.
Face Solve	n/a – new solve	Solves for Face Amount based on requested Premium Amount, Target Cash Surrender Value (CSV) and Target Year. If solved for Face Amount gets bumped up to product minimums, then the Cash Surrender Value might be lower than the requested Target CSV.
Guideline Face Solve	Same	Solves for minimum Face Amount based on requested Premium amount and duration. Will determine from the premium duration and crossover year whether to treat premium as a guideline annual premium (GLP) or a guideline single premium (GSP). Will also pay attention to the avoid MEC switch. Solved for face amount will end up with premium equal to one of these three (GLP, GSP, 7Pay).
Minimum Death Benefit/Maximum Income Solve	Same	First solves for minimum Face Amount based on requested Premium amount. Will determine from premium duration and crossover year whether to use guideline annual or guideline single premium. Will also pay attention to the avoid MEC switch. After determining the smallest face amount, then will solve for an Income Stream based on requested Target Cash Surrender Value and Target Year.
Minimum No Lapse Premium Face Solve	Same	Solves for highest base Face Amount based on requested Premium amount and duration. The premium total will either equal the table driven MNLP or a dialed MNLP (if <i>years to pay</i> is shorter than the No Lapse Period).
Target Face Solve	n/a – new solve	Solves for Face Amount based on total requested first year Premiums (including lump sum and 1035 exchange amounts). The solve treats the requested premium as Target Premium.
Target Face Solve/Income Stream Solve	n/a – new solve	Solves for Face Amount based on total requested first year Premiums (including lump sum and 1035 exchange amounts). The solve treats the requested premium as Target Premium. Then solves for the Income Amount based on requested Target Cash Surrender Value, Target Year and Income duration

PREMIUM SOLVES		
New Solve Name	Previous Solve Name	Solve Description
7 Pay Premium Solve	MEC Premium Basis	Solves for the Seven Pay Premium based on requested Face Amount.
7 Pay Premium/Income Stream Solve	n/a - new Solve	First solves for the Seven Pay Premium based on requested Face Amount, then solves for the Income Amount based on requested Target Cash Surrender Value, Target Year and Income duration.
Guideline Annual Premium Solve	GLP Prem Basis	Solves for the Guideline Annual/Level Premium based on requested Face Amount. NOTE: This solve is only applicable with the Guideline Premium Test.
Guideline Single Premium Solve	GSP Prem Basis	Solves for the Guideline Single Premium based on requested Face Amount. Premium Duration is 1 year. NOTE: This solve is only applicable with the Guideline Premium Test.
Minimum No Lapse Premium Solve	Minimum Premium Solve	Solves for the MNLP, either table driven or dialed (if <i>years to pay</i> is shorter than the No Lapse Premium Period), based on requested Face Amount.
Premium Duration Solve	Solve for Premium Years	Solves for Premium Duration based on requested Face Amount, Target Cash Surrender Value and Target Year.

Premium Solve	Solve for Premium Amount	Solves for Premium Amount based on requested Face Amount, Target Cash Surrender Value (CSV) and Target Year. If solved for premium gets bumped up to MNLP, then the Cash Surrender Value might be higher than the requested Target CSV.
Target Premium Solve	Solve for Target Premium	Solves for the Target Premium based on requested Face Amount.
Target Premium/Income Stream Solve	Target Premium/Solve for Cash Flow	First solves for the Target Premium based on requested Face Amount, then solves for the Income Amount based on requested Target Cash Surrender Value, Target Year and Income duration.

INCOME SOLVES		
New Solve Name	Previous Solve Name	Solve Description
Income Duration Solve	Same	Solves for number of years of income based on requested Target Cash Surrender Value, Target Year and Income Amount.
Income Stream Solve	Solve for Cash Flow	Solves for Income Amount based on requested Target Cash Surrender Value, Target Year and Income duration.