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

Solve Solve Name   Previous Solve Name   Base/PIR Plus No Lapse Premium Face   Base/PIR Plus No Lapse Premium Face   Solve   Solves for highest base Face Amount combined with Primary Insured Rider Plus, based on the requested Total Death Benefit entered in the Face Amount (previously called Specified Amount) field.   The premium will either equal the table driven MNLP or a dialed MNLP (if years to pay is shorter than the No Lapse Period).   NOTE: PIRP Amount minimum must be met before any PIRP will be added.	FACE SOLVES			
Solve  Rider Plus, based on the requested Total Death Benefit entered in the Face Amount (previously called Specified Amount) field. The premium will either equal the table driven MNLP or a dialed MNLP (if years to pay is shorter than the No Lapse Pereinog). NOTE: PIRP Amount minimum must be met before any PIRP will be added.  Guideline Face Solve  Guideline Annual Face Solve  Guideline Single Face Solve  Guideline Annual Face Amount based on requested Premium amount and duration. Will determine from the premium duration and crossover year whether 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  Minimum Face/Maximum Income Solve  Minimum Face/Maximum Income Solve  Maximum Face/Maximum Income Solve  Maximum Face/Maximum Income Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Solves for Face Amount based on total requested first year Premium amount (including lump sum amounts) as a Seven Pay premium.	New Solve Name	Previous Solve Name	Solve Description	
Face Amount (previously called Specified Amount) field. The premium will either equal the table driven MNLP or a dialed MNLP (if years to pay is shorter than the No Lapse Period). NOTE: PIRP Amount minimum must be met before any PIRP will be added.  Guideline Face Solve  Guideline Annual Face Solve + Guideline Single Face Solve + Guideline Single Face Solve  Golideline Single Face Solve  Golideline Annual Face Amount based on requested Premium amount and duration. Will determine from the premium duration and crossover year whether to treat 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  Minimum Face Maximum Income Solve  Income Solve  Minimum Face Maximum Face Maximum Income Solve  Minimum No Lapse Premium Face Solve  Minimum No Lapse Premium Face Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premium amount (including lump sum amounts) as a Seven Pay premium.	Base/PIR Plus No Lapse Premium Face	Base/PIR Plus Solve	Solves for highest base Face Amount combined with Primary Insured	
The premium will either equal the table driven MNLP or a dialed MNLP (if years to pay is shorter than the No Lapse Period).  NOTE: PIRP Amount minimum must be met before any PIRP will be added.  Guideline Face Solve  Guideline Single Face Solve  Solves for minimum Face Amount based on requested Premium amount. Will determine from the premium duration and crossover year whether 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  Minimum Face Solve  Minimum Face Solve  Minimum No Lapse Premium Face Solve  Maximum Face Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums	Solve		Rider Plus, based on the requested Total Death Benefit entered in the	
Guideline Face Solve  Guideline Annual Face Solve  Guideline Annual Face Solve  Guideline Single Face Solve  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).  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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve			Face Amount (previously called Specified Amount) field.	
Guideline Face Solve  Guideline Annual Face Solve + Guideline Single Face 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 + Guideline Solve + Guideline Solve 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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve + Same + Guideline Solves for Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.			The premium will either equal the table driven MNLP or a dialed MNLP	
Be added.			(if <i>years to pay</i> is shorter than the No Lapse Period).	
Guideline Face Solve  Guideline Annual Face Solve + Guideline Single Face Solve  Guideline Single Face Solve  Guideline Single Face Solve  Guideline Single Face Solve  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  Minimum Face/Maximum Income Solve  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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve			NOTE: PIRP Amount minimum must be met before any PIRP will	
Guideline Single Face Solve  amount and duration. Will determine from the premium duration and crossover year whether to treat premium (asp.). 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  Minimum Face/Maximum Income Solve  Minimum Face/Maximum Income Solve  Minimum Face Mount 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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums			be added.	
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  Minimum Face/Maximum Income Solve  Minimum Face Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for He Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Solves for Face Amount based on total requested first year Premiums	Guideline Face Solve	Guideline Annual Face Solve +	Solves for minimum Face Amount based on requested Premium	
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  Minimum Face/Maximum Income Solve  Minimum Face/Maximum Income Solve  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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums		Guideline Single Face Solve	amount and duration. Will determine from the premium duration and	
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  Minimum Face/Maximum Income Solve  Minimum Face/Maximum Income Solve  Mether 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  Maximum Face Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums			crossover year whether to treat premium as a guideline annual	
with premium equal to one of these three (GLP, GSP, 7Pay).  Minimum Death Benefit/Maximum Income Solve  Minimum Face/Maximum Income Solve  Minimum Face/Maximum Income Solve  Mether 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  Maximum Face Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums			premium (GLP) or a guideline single premium (GSP). Will also pay	
Minimum Death Benefit/Maximum Income Solve I			attention to the avoid MEC switch. Solved for face amount will end up	
Income Solve  Income Solve  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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums			with premium equal to one of these three (GLP, GSP, 7Pay).	
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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums	Minimum Death Benefit/Maximum	*	First solves for minimum Face Amount based on requested Premium	
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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums	Income Solve	Income Solve	amount. Will determine from premium duration and crossover year	
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  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums			whether to use guideline annual or guideline single premium. Will also	
Target Cash Surrender Value and Target Year.  Minimum No Lapse Premium Face Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums			pay attention to the avoid MEC switch. After determining the smallest	
Minimum No Lapse Premium Face Solve  Maximum Face Solve  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 years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Solves for Face Amount based on total requested first year Premiums			face amount, then will solve for an Income Stream based on requested	
amount and duration. The premium total will either equal the table driven MNLP or a dialed MNLP (if years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Same  Solves for Face Amount based on total requested first year Premiums			Target Cash Surrender Value and Target Year.	
driven MNLP or a dialed MNLP (if years to pay is shorter than the No Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Same  Solves for Face Amount based on total requested first year Premiums	Minimum No Lapse Premium Face Solve	Maximum Face Solve	Solves for highest base Face Amount based on requested Premium	
Lapse Period).  Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Same  Solves for Face Amount based on total requested first year Premiums			amount and duration. The premium total will either equal the table	
Seven Pay Face Solve  Same  Solves for the Face Amount treating the requested year 1 Premium amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Same  Solves for Face Amount based on total requested first year Premiums			driven MNLP or a dialed MNLP (if <i>years to pay</i> is shorter than the No	
amount (including lump sum amounts) as a Seven Pay premium.  Target Face Solve  Same  Solves for Face Amount based on total requested first year Premiums			Lapse Period).	
Target Face Solve Same Solves for Face Amount based on total requested first year Premiums	Seven Pay Face Solve	Same	· , , ,	
			amount (including lump sum amounts) as a Seven Pay premium.	
(including lumn sum and 1035 exchange amounts). The solve treats	Target Face Solve	Same	i i	
l ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '			(including lump sum and 1035 exchange amounts). The solve treats	
the requested premium as Target Premium.			the requested premium as Target Premium.	

PREMIUM SOLVES			
New Solve Name	Previous Solve Name	Solve Description	
Guideline Annual Premium Solve	Same	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	Same	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	Years to Pay Solve	Solves for Premium Duration based on requested Face Amount, Target	
		Cash Surrender Value and Target Year.	
Premium Solve	Same	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.	
Seven Pay Premium Solve	Same	Solves for the Seven Pay Premium based on requested Face Amount.	
Seven 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.	
Target Premium Solve	Same	Solves for the Target Premium based on requested Face Amount.	
Target Premium/Income Stream Solve	Target Premium Solve +	First solves for the Target Premium based on requested Face Amount,	
	Income Stream Solve	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	Same	Solves for Income Amount based on requested Target Cash Surrender
		Value, Target Year and Income duration.