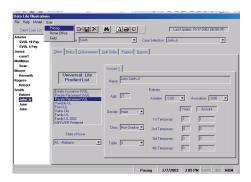
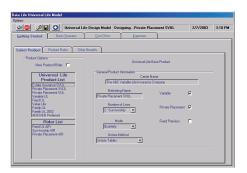
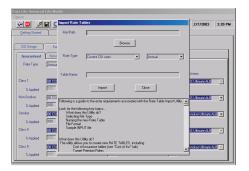
Integrated Illustration



Product Definition



Import Rate Table





Data Life Associates has been providing creative and collaborative solutions to the life insurance industry for over 30 years.

We specialize in connecting producers, life insurance carriers, and third-party distribution channels by helping to bring innovative products to market quickly by providing actuarial expertise, illustration support, case management tools, and administration services.



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Version 2.0 2008





Modeling ToolKit MTK®

A fast, easy, and creative way to design a product without waiting for programming.



Data Life Associates Modeling Tool Kit MTK®

The Data Life MTK® software was developed to provide insurance companies, actuaries, and product developers with a flexible and accurate modeling tool that can make product development and testing as easy as running illustrations.

The user-friendly interface provides pointand-click menus and extensive help screens that provide an intuitive environment to allow for easy, fast, and creative product modeling. The system's major components include:

Stand-Alone & Network Versions

The complete software package is capable of running on a stand-alone 32-bit Windows 9X/NT/ME/XP/2000 PC hardware platform or in a network environment.

Modular Design

A key feature of the software is its modular design. The base system provides a framework into which calculation modules are "plugged in" to support each product.

User-Friendly Interface

All functions are accessible through a convenient menu-driven interface in which context-sensitive help is always available.

Import & Export Functions

Importing and exporting of data is supported using the ACORD TXLife standards. Additional proprietary formats commonly used in insurance software are also supported.

Hustration Integration

The MTK system is integrated into the Data Life Illustration system allowing authorized users to create products, modify existing products and view the results in an illustration format

Product Definition

The user may start the product development process with a clean slate or by making a copy of an existing

product. An easy-to-use interface allows the product to be quickly defined or modified.

Basic Product Features

Additional screens are provided to set the product rules (e.g., issue ages and face amount limits), target premium limits, and interest rates.

Cost of Insurance Definition

The system allows for a number of methods for defining the COI. Both guaranteed and non-guaranteed COI may be defined.

Expense Definition

Expenses for the product may be specified for a number of separate categories including expenses based on premiums, assets or flat rates.

Tax Compliant

The MTK is fully compliant with IRC 7702 and IRC 7702(A).

Programming Language

The illustration system is written in Visual Basic.