

# Cost Analysis Report

## *Evaluating the impact of expenses on IRR*

Stonewood's Cost Analysis software enables you to convert the expenses in an IUL policy into a single average annual percentage.

This can help your client evaluate the impact of expenses in an IUL policy, and compare it to other savings vehicles where cost is stated as a percentage.

### Guidelines

- ❑ The Stonewood Cost Analysis analyzes the impact of policy expenses on the policy's internal rate of return (IRR).
- ❑ This report is most accurate when used with an IUL illustration that does not show policy loans.
- ❑ When running an illustration, be sure to include the IRR report if the carrier does not automatically include it in the illustration.

