



ILIT Management Database

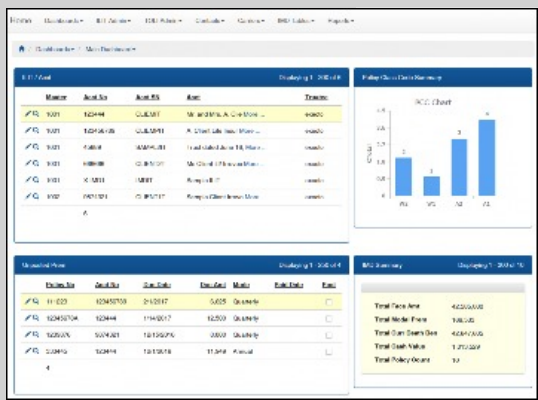
The TOLI Center brings together TOLI procedures consulting, policy and portfolio administration and actuarial expertise to support "best practice" TOLI risk management determinations.

Our clients are corporate and personal trustees and estate planning professionals who seek independent outsourced life insurance expertise, policy performance reporting and administration support.

IMD is The TOLI Center's ILIT and TOLI management software application licensed to clients to manage ILIT accounts and TOLI policies.

IMDs are customized as either (1) an intranet application residing on the client's network or (2) a data-center encrypted application accessed by client staff with site administration support from TTC. IMDs are licensed at a low-cost annual fixed fee to clients with small or large TOLI portfolios.

IMD Clients are not required to outsource annual TOLI policy reviews to TTC or use our consulting services; however, we offer an array of TOLI support services to supplement a client's internal TOLI administration capabilities, the collection of annual policy values and inforce illustration, and performance reporting to ILIT parties.



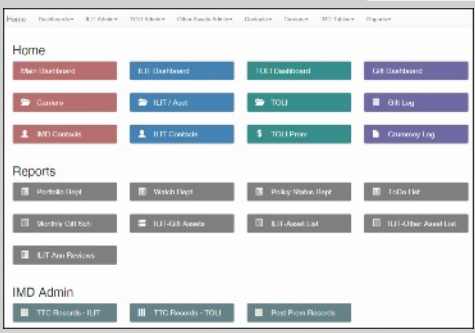
Since 1992, The TOLI Center has prepared over 94,000 TOLI policy performance reviews for compliance and risk management purposes for clients.

In 2007, The TOLI Center developed the IMD as a low cost application to assist clients who were manually managing ILITs and TOLI policies.

To schedule an IMD demo, contact us at (314) 997-6233 or email us at INFO@TheTOLICenter.com

- Intranet Application / SQL Server database
- Host on client network or data center
- Secure access, logging and encryption
- Customized for each client
- Full ILIT Management functions
- Full TOLI Admin functions
- Scheduled TOLI policy updates
- Grantor/Beneficiary letters

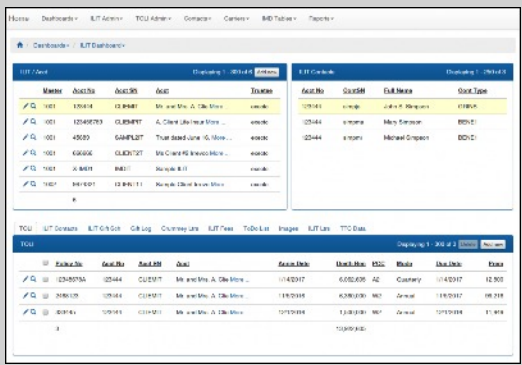
Custom Navigation and Functions for Each Client



From the Home screen, IMD navigation to ILIT management and TOLI administration screens can be customized. IMD system database reports and export templates can also be customized. The IMD can be customized for both trust-owned and individually owned life insurance policies. Reports and screens can be sorted and filtered by any ILIT or TOLI policy data field.

Access to the IMD can be restricted by individuals or user groups and selected data fields can be encrypted to maximize security.

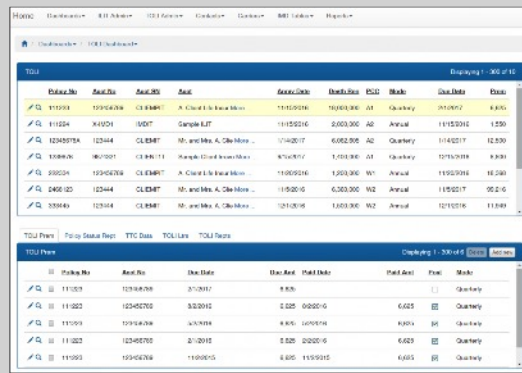
Track and Perform ILIT Management Duties



The preparation and tracking of ILIT gift letters to grantors, receipt of gifts and preparation of Crummey Notices to beneficiaries are standard ILIT management functions in each IMD. Additional functions can be customized for any client management need.

ILIT fees can be invoiced and tracked and new template letters for each ILIT function can be created by users and saved.

Track and Perform TOLI Administration Duties



For each policy outsourced to The TOLI Center for annual performance reviews, current policy data and performance review reports are regularly uploaded to the IMD by The TOLI Center.

Upcoming scheduled premium payments can be tracked and posted and the IMD comes with multiple carrier communication templates for policy changes, surrenders, etc. Carrier service center addresses are preloaded and routinely updated.

Reporting, Customer and Carrier Ltr Templates



ILIT and TOLI data can be sorted and filtered by any data field. Reports can be generated directly from the IMD or exported to Word and Excel. Customer and carrier letter templates can be modified and printed from the IMD or exported as merge files to word processing programs.

Carrier ratings for the 200 largest carriers are included in the IMD and updated each month. Ratings information for other carriers can be obtained from The TOLI Center.