

## TheUSBroker.com Advantages of Return of Premium Term vs. Regular Term Insurance

AGE	RETURN OF PREMIUM BENEFIT				TERM LIFE INSURANCE			ADVANTAGE		AFTER TAX RATE OF RETURN
	DEATH BENEFIT	ANNUAL PREMIUM	LIFE OF POLICY	TOTAL COST	ANNUAL PREMIUM	LIFE OF POLICY	TOTAL COST	ANNUAL DIFFERENCE	TOTAL ADVANTAGE	
35	300,000	635	20	12,700	197	20	3,940	438	8,760	3.416%
40	300,000	875	20	17,500	269	20	5,380	606	12,120	3.380%
45	300,000	1,085	20	21,700	446	20	8,920	639	12,780	4.808%
50	300,000	1,715	20	34,300	689	20	13,780	1,026	20,520	4.671%
55	300,000	2,480	20	49,600	1,046	20	20,920	1,434	28,680	4.967%
60	300,000	4,130	20	82,600	1,832	20	36,640	2,298	45,960	5.300%
35	300,000	800	15	12,000	152	15	2,280	648	9,720	2.591%
40	300,000	980	15	14,700	197	15	2,955	783	11,745	2.756%
45	300,000	1,370	15	20,550	344	15	5,160	1,026	15,390	3.535%
50	300,000	1,880	15	28,200	530	15	7,950	1,350	20,250	4.037%
55	300,000	2,855	15	42,825	806	15	12,090	2,049	30,735	4.043%
60	300,000	4,580	15	68,700	1,280	15	19,200	3,300	49,500	3.996%
65	300,000	6,650	15	99,750	2,246	15	33,690	4,404	66,060	4.996%

### Additional ROP rate of return examples

<b><u>20 Year Premium - Age 55</u></b>	After Tax Rate of Return	<b>5.1%</b>
<b><u>20 Year Premium - Age 45</u></b>	After Tax Rate of Return	<b>4.9%</b>
<b><u>20 Year Premium - Age 45 Tobacco</u></b>	After Tax Rate of Return	<b>8.7%</b>
<b><u>30 Year Premium - Age 45</u></b>	After Tax Rate of Return	<b>7.3%</b>