

“Buy Complete Term and Get All Your Money Back”

Comparing Term with ROP and Universal Life

30 Year Guar Term	30 Year Complete Term (ROP)	Universal Life
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Client	U/W Class	Guar Term Prem	Guar Cash Back		Guar ROP Prem	Guar Cash Back*	IRR*		UL Prem	Guar CV Yr 30	Policy Expires (Guar)	Current CV (4.5%) Yr 30	IRR*
Male, 35													
	Premier. NS	590	0		835	25,050	7.1%		1287**	0	Yr 10	15,937	Negative
	Preferred NS	700	0		1180	35,400	5.3%		1437**	0	Yr 10	11,546	Negative
	Pref S	1910	0		2540	76,200	7.9%		2540	0	Yr 10	5,440	Negative
	Std S	2650	0		3255	97,650	9.4%		3255	0	Yr 20	11,745	Negative
Male, 45													
	Premier NS	1345	0		1905	57,150	6.7%		2297**	0	Yr 10	18,014	Negative
	Preferred NS	1590	0		2530	75,900	5.8%		2567**	0	Yr 10	9,283	Negative
	Pref S	4795	0		5955	178,650	7.5%		5955	0	Yr 14	98,170	Negative
	Std S	6120	0		7005	210,150	11.4%		7005	0	Yr 19	100,539	Negative

* Return of Premium is tax free and guaranteed if no benefits (death or disability) are received during coverage period. Partial refund available for early terminations.

** Premium increased to meet policy minimum premium requirements.

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