

Refund of Premium Term vs. Universal Life

The Returns
20 Year Term
\$500,000 Face Amount

Non Smokers

Age	Premium			Cash Values			
	AIG UL	ROP	Difference	UL <small>Guaranteed</small>	UL Current	ROP	Difference
35	\$ 2,235	\$ 1,050	\$ 1,185	\$ 4,616	\$ 43,443	\$ 21,000	\$ 22,443
45	\$ 3,645	\$ 1,755	\$ 1,890	\$ -	\$ 74,010	\$ 35,100	\$ 38,910
55	\$ 6,415	\$ 4,080	\$ 2,335	\$ -	\$ 125,222	\$ 81,600	\$ 43,622

Smokers

Age	Premium			Cash Values			
	AIG UL	ROP	Difference	UL <small>Guaranteed</small>	UL Current	ROP	Difference
35	\$ 3,890	\$ 2,880	\$ 1,010	\$ 4,616	\$ 66,595	\$ 57,600	\$ 8,995
45	\$ 6,265	\$ 5,755	\$ 510	\$ -	\$ 91,660	\$ 115,100	\$ (23,440)
55	\$ 11,880	\$ 11,880	\$ -	\$ -	\$ 180,774	\$ 237,600	\$ (56,826)

***IRR = Internal Rate of Return on Difference in Premiums.
It's Tax Free, It's Guaranteed***