

USFMG
US FINANCIAL MARKETING GROUP

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WWW.THEUSBROKER.COM

ZURICH
Return of Premium Term

\$500,000.
death benefit

Ages 35 to 70

ZURICH
Complete Term

Tax Free Rate of Return Chart below

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1-877-341-3342
Ask for John Wollé, CPA

RETURN OF PREMIUM BENEFIT

TERM LIFE INSURANCE

ADVANTAGE

AFTER TAX

| <u>AGE</u> | <u>DEATH BENEFIT</u> | <u>ANNUAL PREMIUM</u> | <u>LIFE OF POLICY</u> | <u>TOTAL COST</u> | <u>ANNUAL PREMIUM</u> | <u>LIFE OF POLICY</u> | <u>TOTAL COST</u> | <u>ANNUAL DIFFERENCE</u> | <u>TOTAL ADVANTAGE</u> | <u>RATE OF RETURN</u> |
|------------|----------------------|-----------------------|-----------------------|-------------------|-----------------------|-----------------------|-------------------|--------------------------|------------------------|-----------------------|
| 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% |