

**AGENTS:
NOW, THE CHOICE IS YOURS...**

**Sell our popular 20-year level Non-Med
EXPRESS ISSUE TERM *PLUS*; or,**

**Sell our new 20-year level Non-Med
PREMIER 20 w/ RETURN OF PREMIUM!**

**Sample: Male Non-tobacco; Age 40; \$100,000 DB
(Annual Premium = \$544)**

| | Express Issue Term <i>Plus</i> | Premier 20 W/Return of Premium |
|---|--|--|
| Monthly Premium | \$31.62/month | \$50.59/month |
| Free \$5,000 Child Rider with \$100,000 death benefit? | YES | YES |
| Terminal Illness Accelerated Death Benefit at no cost? | YES | YES |
| Options available in the 20th policy year: | Terminate the policy, Or pay expensive ART rates | <ol style="list-style-type: none"> 1. Surrender the policy and receive \$10,880* (tax free!); or, 2. Use the cash value to purchase a \$25,235 reduced paid-up term policy# for burial expenses! |

* The policy provides guaranteed cash values. The cash value at the end of the 20th policy year is equal to 20 times the annual premium (20 x \$544 = \$10,880)

The reduced paid-up term policy stays in-force until the insured's age 95, and then terminates.

**Which approach makes more sense to your client? Call us for details!
800-428-3001 (ext. 7724)**