

Life Insurance

COVERAGE AND CHOICE IN ONE PACKAGE

Termsetter Return of Premium

Policy Form CLI-149



Life can surprise you sometimes. You make plans and prepare as best you can, but changes over time can require you to adapt. When deciding on life insurance coverage, consider choosing a policy that offers both choice and security.

Termsetter ROP provides term coverage with:

- a money-back guarantee*
- 20-, 25- or 30-year guaranteed term period options
- coverage options for the future

Consider this example:

Mary is a 41-year-old female in good health, and her children are 5 and 8. She knows she needs \$500,000 in life insurance coverage now, but is unsure what she may need in 20 years.

For a Termsetter ROP with a 20-year guaranteed period, Mary would pay a monthly premium of \$133.09 with a Preferred rating. At the end of the 20th year, Mary could choose one of these actions:

- Receive a refund of \$31,942 for her base premiums if she no longer has a need for life insurance
- Use that money to purchase a reduced paid-up policy with a death benefit of \$82,500 and never make another premium payment
- Convert to a permanent policy with a face amount of up to \$500,000 without providing any evidence of insurability. She will receive the refund of \$31,942; she can choose to keep the refund or use it to offset the cost of the new, permanent policy.

For more information, please contact your local independent agent recommending coverage.

* All base premiums returned at the end of the guaranteed term period, provided the policy is in force and the insured is still living.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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