

# KEEP YOUR OPTIONS OPEN!

## SI Term 20 with Return of Premium (ROP)



### You have options!

- **Simple Term 20 ROP** provides these options for policyowners:
  - **ROP feature:** a refund of annual premiums paid at the end of initial term period (and coverage terminates).
  - **Surrender:** at any time for surrender value (and coverage terminates).
  - **Reduced Paid-Up (RPU):** use policy surrender value to purchase non-par paid-up insurance to age 95 (and RPU coverage continues).

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RPU face amount based on policy surrender value and attained age.  
RPU policy has no premiums due.  
Policyowner can elect only one option.

This is a brief description of coverage and does not contain all of the policy's benefits and exclusions. Read your policy carefully for exact terms and conditions.  
Policy forms: 200-737 (UHL); 18-737 (UFFL).

**SIMPLE TERM 20 ROP**  
**TABLE OF ANNUAL PREMIUMS**  
**AND VALUES\***

(PREMIUMS INCLUDE BASE POLICY AND, IF APPLICABLE, ALL RATINGS, RIDERS AND BENEFITS)

**Example:**

Simple Term 20 ROP  
 35 Male Non-Tobacco

Policy Year	Face Amount	Annual Premium**	Cash Or Loan Value	Reduced Paid Up Endowment Insurance
1	\$100,000	\$711.00	\$0.00	\$0
2	\$100,000	\$711.00	\$0.00	\$0
3	\$100,000	\$711.00	\$5.00	\$26
4	\$100,000	\$711.00	\$561.00	\$2,797
5	\$100,000	\$711.00	\$1,145.00	\$5,493
6	\$100,000	\$711.00	\$1,754.00	\$8,096
7	\$100,000	\$711.00	\$2,394.00	\$10,635
8	\$100,000	\$711.00	\$3,061.00	\$13,090
9	\$100,000	\$711.00	\$3,763.00	\$15,495
10	\$100,000	\$711.00	\$4,501.00	\$17,851
11	\$100,000	\$711.00	\$5,272.00	\$20,147
12	\$100,000	\$711.00	\$6,084.00	\$22,408
13	\$100,000	\$711.00	\$6,933.00	\$24,613
14	\$100,000	\$711.00	\$7,824.00	\$26,774
15	\$100,000	\$711.00	\$8,756.00	\$28,884
16	\$100,000	\$711.00	\$9,738.00	\$30,971
17	\$100,000	\$711.00	\$10,770.00	\$33,034
18	\$100,000	\$711.00	\$11,864.00	\$35,107
19	\$100,000	\$711.00	\$13,010.00	\$37,156
20	\$100,000	\$711.00	\$14,220.00	\$39,216

\$100,000 Face Amount

**Options At End of Year 20<sup>1</sup>:**

Refund of premiums:  
 $\$711 \times 20 = \$14,220$   
 Coverage terminates.

Surrender:  
 Cash value: \$14,220  
 Coverage terminates.

Reduced Paid-Up:  
 $\$711 \times 20 = \$14,220$   
 $\$39,216$  face amount  
 No more premiums.  
 RPU coverage continues!

\*THE CASH VALUES AND PAID-UP INSURANCE AMOUNTS ARE SHOWN AS OF THE END OF EACH POLICY YEAR. THEY ASSUME ALL PREMIUMS HAVE BEEN PAID. ANY POLICY LOAN WILL REDUCE THESE AMOUNTS. FACE AMOUNTS ARE SHOWN AS OF THE END OF EACH POLICY YEAR. ANNUAL PREMIUMS ARE SHOWN AS OF THE BEGINNING OF EACH POLICY YEAR.

\*\*PREMIUMS ARE GUARANTEED AND NOT SUBJECT TO CHANGE.

<sup>1</sup>This is not a valid contract. See an actual policy for details.