

## In The Know

### ROP Term

*Term Insurance with Return of Premium*

Plan	Issue Ages (Age Nearest)	Minimum Face	Maximum Face
Premier 20 (with ROP)	20 – 60 (NT)	\$25,000	\$200,000 (20-45)
	20 – 40 (T)		\$150,000 (46-55)
			\$100,000 (56-60)
Premier 30 (with ROP)	20 – 50 (NT)	\$25,000	\$200,000 (20-45)
	20 – 40 (T)		\$150,000 (46-50)
Premier 65 (with ROP)	20 – 50 (NT)	\$25,000	\$200,000 (20-45)
	20 – 40 (T)		\$150,000 (46-50)

→ **Premiums:**

- Non-Tobacco/Tobacco
- Guaranteed level for initial period
- Annual commissionable policy fee: \$100

→ **Modal Factors<sup>+</sup>:**

- Semi-annual: .530
- Quarterly: .270
- Direct Monthly Bill: .099
- Monthly PAC: .093
- Minimum Modal Premium: \$20.00 (unless EFT)

→ **Underwriting:**

- Standard through table 4
- PHI required: 1-866-333-6557

→ **No-Cost Benefits/Riders<sup>#</sup>:**

- For Face Amounts of \$100,000 or more: \$5,000 Child Rider

→ **Materials:**

- Agent Guide: 200-645
- Consumer Brochure: 200-646
- Application: 200-642

<sup>#</sup>Rider/benefit availability varies by product. See policy form for exclusions.

<sup>+</sup>Annualization only on Monthly PAC.

UHL policy forms: 200-407, 200-483, 200-640

UFFL policy forms: 18-407, 18-483, 18-640

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