

ROP Term – Flexibility Built In!



You have options!

- **Premier 20 Return-of-Premium Term (ROP)** provides these options for policyowners:
 - **ROP option:** 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 brochure is a brief description of coverage and does not contain all the benefits and exclusions. Read your policy carefully for exact terms and conditions.
Policy forms: 200-737 (UHL); 18-737 (UFFL).

PREMIER 20

TABLE OF ANNUAL PREMIUMS AND VALUES*

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

Example:

Premier 20 ROP Term
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 20¹:

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

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

Reduced Paid-Up:
\$711 x 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.

¹This is not a valid contract. See an actual policy for details.