



A little bit more about the optional Return of Premium Rider

When purchased with your policy, this rider ensures that if you come to the end of your term and have not needed your benefit, you'll get back every penny of your premium — tax free.

In fact, the rider provides for a return of a portion of your premium dollars anytime after the 5th policy year if you choose to end your coverage before the full initial term period. If the policy is still in force at the end of the initial term period, 100% of your premiums will be returned. The percentage of premiums returned will be based on the length of time the policy has been in force (see chart to right).

Total premiums returned may be reduced by the premium paid for riders or benefits that have been exercised and rider availability may vary. Please see your agent for additional information.

Percentage Premium Returned by Policy Year¹

End of Year	15 Year Term	20 Year Term	30 Year Term
1 – 5	0%	0%	0%
6	5%	3%	1%
7	10%	6%	2%
8	15%	9%	3%
9	20%	12%	4%
10	25%	15%	5%
11	40%	22%	7%
12	55%	29%	9%
13	70%	36%	11%
14	85%	43%	13%
15	100%	50%	15%
16		60%	17%
17		70%	19%
18		80%	21%
19		90%	23%
20		100%	25%
21			30%
22			35%
23			40%
24			45%
25			50%
26			60%
27			70%
28			80%
29			90%
30			100%



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The policy form number for Mortgage Protector Term Life is L-10000 4/08.

¹ Percentages shown are minimums and may vary based on age, rate class and state requirements.