

Return of Premium Term Insurance



Revolutionary Changes

You probably have purchased Term Life already but perhaps not the amount you really wanted for your family because you felt as though you were just throwing your money away.

Finally...

You can purchase Term Life without feeling as though you are throwing your money away if you do not die.

How is this Possible?

INTRODUCING RETURN OF PREMIUM TERM INSURANCE!

That's right it works exactly as it sounds. Even better, 100% of the premium you have paid is returned to you at the end of the period.

Monthly Premiums for Preferred + Non Smoker 30 year term

	\$250,000	\$500,000	\$1,000,000
25	\$23.74	\$44.57	\$85.85
30	\$28.53	\$50.41	\$98.33
35	\$42.00	\$61.66	\$120.00
40	\$45.48	\$84.15	\$156.40
45	\$74.38	\$139.40	\$268.60
50	\$113.40	\$214.72	\$420.97

(Of course 15, 20, & 25-year plan are available as well, Rates as of 3-21-07)

You are now able to go ahead and get the amount of coverage you really want without compromising. Why? Because you get all of your money back ANYWAY!

Need help figuring out how much coverage you really want? Give me a call.

Gregory A. Culver, CLU, ChFC

(301) 879-3743