

**Simple ROP Term Sales Tips to help you earn higher commissions and help your clients:**

- Always provide an ROP Term Option when quoting 20 year term or higher
- Mortgage Protection Sales – Run 20 and 25yr ROP terms for 30yr mortgage protection
- Business Insurance Sales: Buy-Sell & Key Person, quote alongside regular term
- Always provide ROP term when quoting Term and Permanent Solutions. ROP is the middle-ground product that gets sold many times when comparing all three solutions

**20 Year Return of Premium Term Comparisons**

**\$250,000 Sample Rates for a 40 year old male**

Company	Annual Premium	Rate Class	Underwriting	Cash Value in 10 years	Cash Value in 15 years	Cash Value in 20 years	Paid Up Policy Option
Occidental Life	\$1,717.50	Standard	Non-Med	\$10,902.52	\$21,030.19	\$34,350	NA
United Of Omaha	\$2,923.50	Standard	Non-Med	NA	NA	\$58,470	\$125,877.29
Baltimore Life	\$2,993	Standard	Non-Med	\$19,606	NA	\$59,860	NA
Americo	\$3,027.48	Standard	Non-Med	NA	\$1,634.74	\$38,800.80	NA
Assurity	\$3,500	Standard	Non-Med	\$24,080	\$49,193	\$70,000	NA
Cincinnati Life	\$940	Preferred	Blood, Urine, Paramed	\$5,114	\$11,026.20	\$18,800	\$44,250
Prudential*	\$1,013	Preferred	Blood, Urine, Paramed	\$6,277	\$13,110	\$22,101	\$48,397*
American General	\$1,203	Preferred	Blood, Urine, Paramed	\$4,497.50	\$13,2000	\$24,050	\$54,598
Voya	\$1,585	Preferred	Blood, Urine, Paramed	\$6,461	\$13,203	\$21,850	\$48,864

**\$100,000 Sample Rates for a 40 year old male**

Company	Annual Premium	Rate Class	Underwriting	Cash Value in 10 years	Cash Value in 15 years	Cash Value in 20 years	Paid Up Policy Option
Occidental Life	\$723	Standard	Non-Med	\$4,589.53	\$8,852.88	\$14,460	NA
Americo	\$830.04	Standard	Non-Med	NA	\$675.97	\$16,600.80	NA
United Home Life	\$891	Standard	Non-Med	NA	NA	\$17,820	\$41,561.71
Cincinnati Life @ \$99,999	\$969.99	Standard	Non-Med	\$6,246.74	\$11,916.33	\$19,399.80	\$45,599.54
Assurity	\$1,111	Standard	Non-Med	\$9,921	\$20,267	\$28,840	NA
Baltimore Life	\$1,197.20	Standard	Non-Med	\$7,843	NA	\$23,944	NA
United of Omaha	\$1,205.40	Standard	Non-Med	NA	NA	\$24,108	\$51,900.97
Cincinnati Life @ \$100,000	\$539	Preferred	Blood, Urine, Paramed	\$3,196.27	\$6,476.09	\$10,780	\$25,400
Voya	\$658	Preferred	Blood, Urine, Paramed	\$4,193	\$8,119	\$13,160	\$29,430
Prudential*	\$688	Preferred	Blood, Urine, Paramed	\$4,247	\$8,351	\$13,759	\$30,230*

\*PRU- Reduce Paid-Up Insurance is not available at the end of the level premium period or thereafter. Example: 30 year term, RPU takes place in year 29.

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