



Life changes.

Your financial
needs may
change as well.

**Enjoy more flexibility with our Return of Premium
feature offered by the Enhanced Surrender Value Rider.**

Today, you may be focused on ways to secure your family's financial future if you are no longer around to take care of them. But what if your goals evolve and you wish to put the premiums to other use?

**Take steps to get life insurance
that can adapt with you.**



The Return of Premium can be a win-win feature for you.

Understanding how ROP works for you

This attractive rider is automatically included in **Value+ Protector III**—our protection-focused IUL product—and **Secure Lifetime GUL 3**.

If you no longer need life insurance protection later in life, you have the flexibility to fully surrender your policy and receive some or all of your paid premiums back in two specific windows of opportunity.¹

With that money, you can use it for any reason that's right for you – giving you more flexibility for the future.

¹ Necessary funding levels are required for this rider benefit to be available. Rider benefits are subject to certain limit. See the rider for details.

² For Secure Lifetime GUL 3: receive 100% ROP capped at 40% specified face amount.

³ For Value+ Protector III: Issue age 41 and older, receive 100% ROP capped at 40% of specified face amount. Issue age 40 and younger, receive 75% ROP capped at 30% of specified face amount.

Rider Details

- Built in, automatically included in the policy
- Once the policy is sufficiently funded, the rider provides two opportunities to fully surrender the policy and receive the enhanced cash surrender value¹
- If the policy is surrendered 60 days prior to the end of policy year 20, the policyholder will receive 50% premiums paid
- Or alternatively at the end of policy year 25, the policyholder will receive up to 100% of premiums paid^{2,3}
- No restrictions on how you use the returned premium



For more information,
contact your financial professional.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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