

Vantage Point

The return of premium feature is provided by Cash Value Rider, which also offers the ability to take policy loans, including automatic premium loans. One of two Cash Value Riders must be chosen, both of which provide a return of premium at the end of the initial level period if the insured is alive. The return of premium amount excludes flat extras and any outstanding loans.

The Enhanced Cash Value Rider provides larger cash values than the Basic Cash Value Rider for a slightly higher cost.

Optional Riders include Children's Insurance and Waiver of Premium. The Accelerated Death Benefit Rider is automatically included on every policy.

Minimum Policy

\$100,000 face amount

Policy Fee

\$60 annually, **commissionable**

All Policies are medically underwritten. Medical requirements vary by issue age and face amount. A blood profile (SMAC) is **NOT** required for:

Issue ages:

18-40 for face amounts of \$100,000 - \$499,999

Issue ages:

41-45 for face amounts of \$100,000 - \$249,999