



## VANTAGE POINT – Return of Premium Term

**Individual Sale Concept**  
\$1,000,000

Vantage Point 20 yr - Male age 45 PBNN Face Amount

### Basic Cash Value Option

### Enhanced Cash Value Option

-Premium	\$3,293
-Cash Value 10 Yr	\$9,598
-Cash Value 15 Yr	\$24,698
-Total Return of Premium	<b>\$65,860</b>

Premium	\$3,506
Cash Value 10 yr	\$17,884
Cash Value 15 yr	\$41,027
Total Return of Premium	<b>\$70,132</b>

For an additional annual premium of \$213, you can have 86% more cash Value at the end of 10 Yr And 67% more at the end of 15 Yr

If Lapse occurs in Yr 10 under the Basic option you recover 29% of all premium paid, or more than 50% of all premium paid with the enhanced option

Cash Values can be used to pay future premium through the APL "automatic premium loan" provision

- \$3,506 paid annually for 20 yr will provide \$1,000,000 coverage age 45 PBNN for 20 years and a Lump Sum payment of \$70,132
- A lifetime Income of \$5,212.55 starting at age 65
- Fund the purchase of a Long Term Care Policy for Life at age 65

### KEY-MAN Insurance - Concept

#### Enhanced Cash Value Option

Vantage Point 20 yr - Male age 45 PBNN face amount \$5,000,000

-Premium	\$17,060
-Cash Value 10 Yr	\$87,007
-Cash Value 15 Yr	\$199,604
-Total Return of Premium	<b>\$341,200</b>

- \$5MM Key-Man coverage for 20 years with Zero cost to the company
- \$5MM Key-Man coverage for 20 years and a Lump Sum bonus to the employee of \$341,200A lifetime Income of \$25,359.95 annually starting at age 65 to employee to supplement retirement income... or Pension Maximization
- Fund the purchase of a Long Term Care Policy for Life at age 65 for employee

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