



American General

AG offers an “Enhanced Surrender Value Rider” that offers a 50% ROP on GUL and certain VUL products during a 60-day window following the end of policy year 20 and 100% following the end of policy year 25. As with the other ROP riders, this policy needs to be funded well enough to trigger the rider. As long as the policy illustrates to age 100 the rider seems to always be included. The ROP is capped at 40% of the death benefit.

American National

American National offers a Guaranteed Cash-Out Rider that allows a return of premiums paid on specified policy anniversaries. During a 60-day period following the 15th, 20th, and 25th policy anniversaries, the rider allows for surrender of policy in exchange for a partial or full return of premiums paid. Added to the policy for no additional premium for issue ages 18-70. *

*Cash-Out Rider may not be available on all substandard rates policies and some may only qualify for the Cash-Out option in the 15th policy anniversary.

Lincoln Financial

Lincoln Financial LifeGuarantee 2019 offers a Return of Premium Rider (Periodic Access Enhanced Surrender Value Rider in some states). It is available at an additional cost and provides the opportunity to fully surrender the policy during a rider benefit period and receive up to 100% of premium paid. It allows you to surrender the policy within a 90-day period following the 15th, 20th and 25th policy anniversary. The benefit is calculated by using:

1. The greater of the cash value
2. The lesser of
 - a. 40% of the base policy specified amount at the time of full surrender, reduced by any benefits paid under and accelerated benefits rider, or
 - b. The sum of all premiums paid minus any premium refunded to the policyowner multiplied by the applicable benefit period percentage:
 - 50% at 15th policy anniversary, or
 - 100% at the 20th policy anniversary, or
 - 100% at the 25th policy anniversary

Nationwide

Nationwide offers Return of Premium called the Periodic Access Minimum Surrender Value Rider on the No-Lapse Guarantee UL II for an additional charge. If elected the client can get a percentage of their premium refunded to them via policy surrender at two milestones in their policy. A 60-day window to exercise the rider will open on Day 1 of year 16 for the 50% option and Day 1 of year 21 for the 100% option. The ROP amount will be the lesser of 40% of the specified amount or a percentage of adjusted premiums paid. The cost to add this rider is roughly 1.5%-3% to the base premium.

Pacific Life

Pacific Life has a Return of Premium feature on their PL Promise GUL that allows you to surrender your policy within 60 days of certain policy anniversaries for the enhanced surrender value. The Enhanced Surrender Value Rider is included at no additional charge in policies with death benefits of \$50,000 or more with an elected no-lapse guarantee to at least age 100. For ages 70 and above, no-lapse guarantee duration must be at least 30 years. Please see the chart below for when the ROP enhancement applies:

	Within 60 days of stated POLICY YEAR	ISSUE AGE 0-20		ISSUE AGE 21-30		ISSUE AGE 31+
		FACE AMOUNT				
		\$50K-\$249K	\$250K+	\$50K-\$249K	\$250K+	\$50K+
Surrender the policy for the lesser of 40% of the policy's death benefit or:	15 Year			25% ROP	50% ROP	
	20 Year			50% ROP	75% ROP	
	25 Year	35% ROP	40% ROP	75% ROP	100% ROP	
	35 Year	50% ROP	55% ROP			

Protective

Protective offers a Return of Premium Rider on the Advantage Choice UL product at no additional cost. With this rider, clients can decide to receive part or all of their paid premium immediately after policy years 20 and 25. During the first 60 days of policy year 21 and 26, policy holders can receive 50% or 100%, respectively, of their paid premium into the life insurance policy.

Protective also offers a Return of Premium Endorsement on the Assurance UL. There is no charge for this benefit. The owner has the option to fully surrender the policy any time on or after the 10th policy anniversary for a refund of 25% of premiums paid. This benefit provides for a payment of proceeds equal to the greater of the percentage of premiums paid subject to a maximum of 50% of the lowest face amount since this policy effective date or the surrender value.

Symetra

Symetra offers a Return of Premium rider on their GUL that provides the opportunity to receive back up to 100% of premium paid at the end of either the 20th or 25th policy year. At the end of the 20th and 25th policy year you have a 90-day window to take advantage of the rider. The ROP benefit will not exceed the face amount, for nicotine users and rated policies, the ROP benefit will not exceed 50% of the face amount. If the rider is exercised it does fully surrender the policy. To add this rider, there is a cost of roughly 3.7% to the base premium.

United of Omaha

United has a "Guaranteed Refund Option" that allows for a 50% ROP in policy year 15 during a 60-day window. This feature also allows for a 100% ROP in policy years 20, 21, 22, 23, 24 and 25. The ROP is always capped at 50% of the death benefit and the ROP will result in a full surrender of the policy. The policy needs to be funded to at least age 100 in most cases to trigger the rider. The illustration page preceding the ledger values has the exact amounts available for a full surrender and the years they are available. This rider terminates after the 60-day window following the 25th policy anniversary.

RELATIONSHIPS FIRST

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