

## ROP Term Series Description

The ROP Term series features level-death benefit term plans with fully guaranteed level premiums for the first 15, 20 or 30 years, with coverage to expire at age 95. The table below shows the level-premium period and premium-guarantee period for each product. Under the return-of-premium feature, the cumulative premiums paid, not including substandard and rider charges, will be returned at the end of the level term period if the policy is in force at that time. The premium returned does not take into account any time value of money. Beginning the sixth (6th) policy year, a portion of the cumulative premiums will be returned upon surrender. See the included schedule for the specific percentage of premiums returned. At the end of the level-premium period, the policy may be continued on an annual renewable term (ART) basis without evidence of insurability until the anniversary nearest the insured's 95th birthday.

ROP Term 15 has a 15-year level-premium guarantee.  
ROP Term 20 has a 20-year level-premium guarantee.  
ROP Term 30 has a 30-year level-premium guarantee.

## Issue Ages

Issue age is the age nearest to the policyowner's birthday.

Policy	Class	Issue ages
ROP Term 15	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT	20-65
	Prof. T, Std. T, Special T	20-55
ROP Term 20	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT	20-60
	Prof. T, Std. T, Special T	20-55
ROP Term 30	Prof. Plus, Prof. NT, Std. Plus, Std. NT, Special NT	20-50
	Prof. T, Std. T, Special T	20-45

## ROP Term Premium Classes

Preferred Plus (Prof. Plus)  
Preferred Nontobacco (Prof. NT)  
Standard Plus (Std. Plus)  
Standard Nontobacco (Std. NT)  
Preferred Tobacco (Prof. T)  
Standard Tobacco (Std. T)  
Special Nontobacco (Special NT)  
Special Tobacco Class (Special T)

## Policy Minimum Face Amount

\$100,000

## Policy Fee

None

## Substandard

Through Table H. The premium rates for each substandard table are an additional specified percentage of the Special Nontobacco and Special Tobacco premium rates as follows:

ROP Term 15: 15% additional per table  
ROP Term 20: 20% additional per table  
ROP Term 30: 25% additional per table

## Premium Face Amount Bands

Band 1 — Policy amounts from \$100,000 to \$149,999  
Band 2 — Policy amounts from \$150,000 to \$249,999  
Band 3 — Policy amounts from \$250,000 to \$499,999  
Band 4 — Policy amounts of \$500,000 and higher

## Cash Values

Cash values are the percentage of the accumulated base premiums paid (not including substandard or rider premiums) based on the following table:

Year	Percent of total premiums paid		
	ROP Term 15	ROP Term 20	ROP Term 30
1-5	0%	0%	0%
6	6	4	1
7	12	7	3
8	18	10	5
9	24	13	7
10	30	17	9
11	40	23	11
12	55	31	13
13	70	38	15
14	85	44	17
15	100	50	19
16	—	60	21
17	—	70	23
18	—	80	25
19	—	90	30
20	—	100	35
21	—	—	40
22	—	—	45
23	—	—	50
24	—	—	55
25	—	—	60
26	—	—	65
27	—	—	70
28	—	—	80
29	—	—	90
30	—	—	100

See illustrations for actual cash values.

## Loans

Loans are available on the cash value accrued on the policy. The loan interest rate is 8.00% per year, payable in arrears.