



# Money-

**W**OULD YOU LIKE A money-back guarantee on your life insurance policy?

Believe it or not, that's exactly what you'll get with National Mutual Benefit's newest product—our Return of Premium (ROP) Term life insurance. This revolutionary new policy is an exciting alternative to term and permanent insurance.

With traditional term insurance, you have economical protection, but you get nothing if you outlive the policy. On the other hand, permanent insurance will protect you for life and build cash value, but the cost is more for the same amount of coverage.

NMB's ROP Term can give you the best of both worlds. Plus, it's very affordably priced—much less than permanent insurance and not much more than traditional term. So if permanent insurance is too expensive for you right now and you feel that you'll probably outlive a traditional term policy, ROP Term may be the perfect fit for your current needs.

### **Unique Special Features**

NMB's ROP Term helps you best meet your needs by offering you the option of selecting a 20- or 30-year level premium plan. In addition to this option, when your selected premium period ends, your policy is guaranteed renewable to age 95!

But what really makes this policy so unique is the return of premium (ROP)

*Introducing a revolutionary new term life insurance policy  
that gives you protection if you need it—  
money back if you don't!*

# -Back Guarantee

feature. Having this benefit means that you will receive a maturity value (a return of your premiums) if you are living and the policy is in force at the end of the level-premium period you've chosen. A portion of the maturity value will also be returned to you if your policy lapses or is surrendered after you've had it for at least seven years.\*

Another important feature of NMB's ROP Term is the conversion privilege and credit. The conversion privilege gives you the ability to convert your term policy to any permanent plan of insurance offered by NMB at the time of conversion—without evidence of insurability. You can take advantage of this feature up to the earlier of either the end of the 20- or 30-year level-premium period or when you reach age 70. In addition, after the first policy anniversary through the sixth year, a premium credit equal to the annual premium will be applied as payment on your new policy.

## Flexibility With Riders

You can add flexibility to your ROP Term policy by customizing it with riders. One valuable option, the 10-year decreasing term insurance rider, allows you to supersize the face value of your policy by 50 percent with minimal expense. If you need a large amount of insurance, this is definitely a rider to consider.

When you add the waiver of premium rider, you are guaranteed that premiums

will be paid if you become disabled. If you have a family, the children's term rider, can provide \$10,000 of convertible, level-term life insurance for each of your children. And with the accidental death benefit rider, you can specify an amount above your policy's death benefit that is payable if you die as the result of an accident.

The accelerated death benefit is another rider that can add flexibility to your customized policy. It could prove to be a valuable benefit in the future because it allows you to receive a portion of your policy's face value if you are diagnosed as having 12 months or less to live.

## Lifetime Opportunities

At some point in the future, you may want to take advantage of the lifetime benefits permanent life insurance has to offer. The generous conversion options of the ROP Term make achieving this goal both convenient and affordable.

If you choose to convert after one to six years, a premium credit is applied to the new policy. If your policy has reached its seventh anniversary, you will receive a refund that can be used to get your permanent policy off to a great start. Even if your health changes, your right to convert is guaranteed.

Whether you're looking for a way to protect your income, your family, your mortgage, or your business, NMB's ROP Term not only gives you the protection

**NMB's ROP Term  
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## Check It Out

If you think return of premium term insurance is something you would be interested in, be sure to check out this exciting new product. One of our professional sales representatives can help you evaluate your needs.

For more information, just complete and return the "You're Interested ... We're Interested" postage-paid card insert, or call 1-800-779-1936. You'll be glad you did. ♦

*\*Maturity value is based on current cumulative annual premium, not including any rated premium or optional rider charges. Current rates are only guaranteed for the first 20 years of the 30-year term policy. Returned premiums do not take into account any time value of money.*