

# **LIFE PLANS UNLIMITED**



## **BUY TERM AND INVEST THE DIFFERENCE?**

Male, Age 45  
\$500,000 Face Amount  
Preferred Plus N/T  
30 Year Term

	<u>ROP Term 30</u>	<u>Traditional 30 Yr Term</u>
Annual Premium	\$1,680	\$1,330
Premium Returned	\$50,400	0

The \$350.00 annual premium difference would need to earn 12.00% before tax or 8.84% after tax (assuming a 40% tax bracket) to generate \$50,400.

**Are you missing the boat?**

**Get on board with Life Plans and begin selling  
Return of Premium Term.**

Call the Marketing Department  
at (800) 653-1322