

LIFE  
INSURANCE

# NAVIGATING TLE 30T ROP:

## Our New Riders Keep Your Clients in the Driver's Seat

Effective **February 1, 2022**, the TLE 30T Return of Premium (ROP) product now has Critical Illness and Chronic Illness Riders in addition to the Terminal Illness Rider. Our TLE ROP, TLE non-ROP and IUL Express products now all feature Living Benefits - at no additional cost.

We will also be increasing rates on TLE 30T ROP by an average of 5% while still winning the sale against our competitors in most cells, especially males and females ages 25-35.

### Here's What You Need to Know

- Chronic Illness and Critical Illness Riders will be added to TLE 30T ROP in all states except California
- TLE 30T ROP rates will increase by an average of 5% while remaining competitive in the industry
- Transition Rules: Applications signed prior to February 1, 2022 will receive the old rates and available riders. Applications signed on or after February 1, 2022 will receive the new rates and additional available riders

### Why Sell ROP?

- It returns all premiums paid and waived, including riders and policy fees
- It gives your clients options with two choices at the end of the term period:
  1. Have all premiums returned and surrender the policy
  2. Reduce the face amount and have a paid-up policy until age 100



For more information, contact Tessa at  
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