



## JPF Advantage FlexTerm and the Return of Premium Benefit Rider

**JPF Advantage FlexTerm** with the **Return of Premium Benefit Rider** can offer you a guaranteed death benefit if you should die AND a guaranteed return of eligible<sup>1</sup> premiums paid if you outlive your term period.

The Return of Premium Benefit Rider is available on **JPF Advantage FlexTerm** 15-, 20- and 30-year policies. Eligible premiums will be returned to the owner at the end of the term period — a benefit that may be wholly or partially income tax-free; check with your tax adviser for specific guidance.

Whether your goals are to pay off debt, replace income, or create a college fund in the event of your premature death, term life insurance can play an important role in achieving those goals. **JPF Advantage FlexTerm** with the Return of Premium Benefit Rider may be an affordable, flexible answer to your term life insurance needs.

**How? Consider the following example:** A male, age 35, who qualifies for JPF's Standard Non-tobacco rating, purchases **JPF Advantage FlexTerm 30** with a death benefit of \$500,000. Without the Return of Premium Benefit Rider, he'll pay an annual premium of \$1,050. With the Return of Premium Rider, he'll pay an annual premium of \$1,485, for a difference of only \$435. If he chooses to pay the lesser premium (\$1,050) and invest the \$435 difference, he will have to achieve an after-tax rate of return of 7.1 percent to match the policy's guaranteed value of \$44,500 at the end of 30 years!

### The Affordable Guarantee

Wouldn't you like a premium refund if you outlive your insurance?



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*Note: This is a summary of features and benefits. For complete details and conditions, please refer to the contract. For specific tax or legal questions, please refer to your own tax adviser or legal counsel.*

|   | Annual Premium | Annual Premium Difference | Cumulative Premiums Paid – Year 30 | Cumulative Premium Difference – Year 30 | Guaranteed Cash Surrender Value – Year 30 | Guaranteed Tax-Free Annualized Return <sup>2</sup> |
|---|----------------|---------------------------|------------------------------------|---|---|--|
| JPF Advantage FlexTerm 30 without Return of Premium Benefit Rider | \$1,050        | —                         | \$31,500                           | —                                       | \$0                                       | N/A  |
| JPF Advantage FlexTerm 30 with Return of Premium Benefit Rider    | \$1,485        | \$435                     | \$44,550                           | \$13,050                                | \$44,550                                  | 7.10%  |

With **JPF Advantage FlexTerm** term life insurance and the Return of Premium Benefit Rider, you have a winning combination:

- ▶ An income tax-free death benefit if you die during your coverage period
- ▶ Term coverage that may be converted if your needs change
- ▶ A guaranteed return of eligible premiums paid should you outlive the term period
- ▶ A guaranteed rate of return (varies by issue age, underwriting class and term period)
- ▶ A guaranteed return of a portion of premiums paid if the policy is converted or canceled prior to the end of the term period and within the benefit period

<sup>1</sup> See SP-05401, JPF Advantage FlexTerm Consumer Brochure

<sup>2</sup> Guaranteed tax-free annualized return is on the \$435 annual premium difference over 30 years.

JPF Advantage FlexTerm (Term Life Insurance Series, Form TRM5060 with data pages: F5160-10 (10-year term), F5160-15 (15-year term), F5160-20 (20-year term), F5160-30 (30-year term); Return of Premium Benefit Rider, Form ROP-5756; form numbers may vary by state)