



Instant Term with Return of Premium at Plum Life

Assure - QLT Instant Term with Return of Premium

Product Design	Your client may choose to receive 20 or 30 years of death benefit protection. Then if the policy is outlived, the client receives something tangible in return – all eligible premiums paid, tax-free. Premiums paid for rider benefits are not included in the return of premium calculation. Cash value at the end of the level period equals premiums paid for base coverage only and assumes no policy changes.			
Min. / Max. Face Amount (coverage is offered in increments of \$1,000)	Minimum	\$100,000	\$100,000	\$100,000
	Maximum ¹	For ages 18-40: the lesser of \$1M or 20 x Income For ages 41-50: the lesser of \$1M or 15 x Income	For ages 51-55: the lesser of \$500,000 or 10 x Income	For ages 56-60: the lesser of \$150,000 or 10 x Income
Term Length	Risk Class	20 Year (Male)	20 Year (Female)	30 Year (Male or Female)
	Elite Non-Nicotine	Ages 18-60	Ages 18-60	Ages 18-50
	Preferred Non-Nicotine			
	Select Non-Nicotine	Ages 20-52		
Renewability	To age 85			
Banding	Band 1: \$100,000 – \$249,999		Band 2: \$250,000 +	
Policy Fee	Annual policy fee \$50. ² Modalized for premiums not paid annually.			
Underwriting Process	Instant Issue with an underwriting decision in minutes. No medical exam – No PHI's – No APS – No HOS.			
Payment Modal Factors	Premiums may be paid annually or monthly. For premiums paid other than annually the following modal factors apply: Monthly – Annual premium x 0.08333			
Payment Options	Credit Card		Bank Electronic Funds Transfer (EFT)	
Riders	Accelerated Death Benefit Rider This rider is automatically included at no extra cost, providing early access to a portion of the death benefit if the insured is diagnosed with a terminal illness. ³	Charitable Giving Rider This rider is included automatically at no extra cost, providing an additional benefit of 0.5% of the base policy to the client's charity of choice ⁴ , over and above the client's selected face amount.	Children's Level Term Rider This is an optional rider providing either \$5,000 or \$10,000 of coverage for all eligible children at a low cost of \$12 annually, per thousand of coverage.	Accidental Death Benefit Rider This is an optional rider providing the riders face amount, offered in increments of \$25,000 up to the lesser of \$250,000 or ½ the base policy face amount, if the insured dies no more than 180 days after (and due to) an accident, as indicated by a physician's statement or a death certificate.
Conversion Options	Conversion to either a whole life policy or a universal life policy at any point prior to the earlier of attained age 70 or the end of the level term period. Conversion to universal life is only allowed on face amounts greater than or equal to \$100,000. Read More >			

¹Please note, for Mortgage coverage only, quoting should not exceed 1.5 times the mortgage amount. ²The policy fee is non-commissionable. ³There is an administrative expense charge upon acceleration of the death benefit. ⁴If no specific charity is selected by the applicant, the default selection is the Make-A-Wish Foundation of America.

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