

# Return of Premium

## Male Age 60 Preferred Non Tobacco \$500k DB –25 year term coverage

	Annual Premium	Cumulative Premium (25 years)	Return of Premium (Yr 25)	Net Premium difference annually	IRR on net Premiums
Classic Choice Term 25 year	\$6,303.69	\$157,592.25	NA		
ACUL gtd 25 years	\$8,559.32	\$213,983	\$213,983	\$2,255.63	9.2%
Cinci Life ROP25	NA				

## Male Age 50 Standard Non Tobacco \$1M DB –25 year term coverage

	Annual Premium	Cumulative Premium (25 years)	Return of Premium (Yr 25)	Net Premium difference annually	IRR on net Premiums
Classic Choice Term 25 year	\$4,257.81	\$157,592.25	NA		
ACUL gtd 25 years	\$8,833.30	\$220,833	\$220,833	\$4,575.49	5.1%
Cinci Life ROP25	\$11,910	\$297,750	\$297,750	\$7,652.19	3.5%