

The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

Use Return Of Premium Term As A Planning Tool

Return Of Premium (ROP) term products can help your clients achieve multiple planning objectives while revving up your term sales.

This gives you an opportunity to talk about something new while offering your clients a viable alternative to traditional term products.

The Lump-Sum Refund can be used for:

- **Retirement Income**-Should the insured survive the level term period, the returned premiums can be used as a retirement income source.
- **Lump-Sum Mortgage Payment**-Should the insured survive the level term period, the returned premiums can be used to help pay-off an existing mortgage.
- **Money For College**-Should the insured survive the level term period, the returned premiums can help offset potential tuition expenses.
- **Non-Qualified Deferred Comp**-Should a key employee survive the level term period, the returned premiums can help fund their retirement income.
- **Retirement Income For A Business Owner**-Should the insured business owner survive the level term period, the policy's owner can use the returned premiums to help buy-out a retiring business owner.
- **Help Fund New Life Insurance**-Should the insured survive the level term period, the insured can convert the ROP policy and use the returned premiums to help pay for the purchase of the new policy.

Never before have insurance professionals had the multitude of product alternatives to offer their clients as they do now. ROP Term products are one of those creative choices that smart insurance pro's are using to grow their practice.

We are committed to helping you achieve all your production goals. Please contact us now for other creative ideas that will expand your practice.

The Selario Agency, Inc.
Howard Stern, CLU, ChFC
800-331-7113
hstern@selarioagency.com

Please check our website

www.selarioagency.com for more information about how we can help grow your practice