



TCEB

WEALTH SERVICES

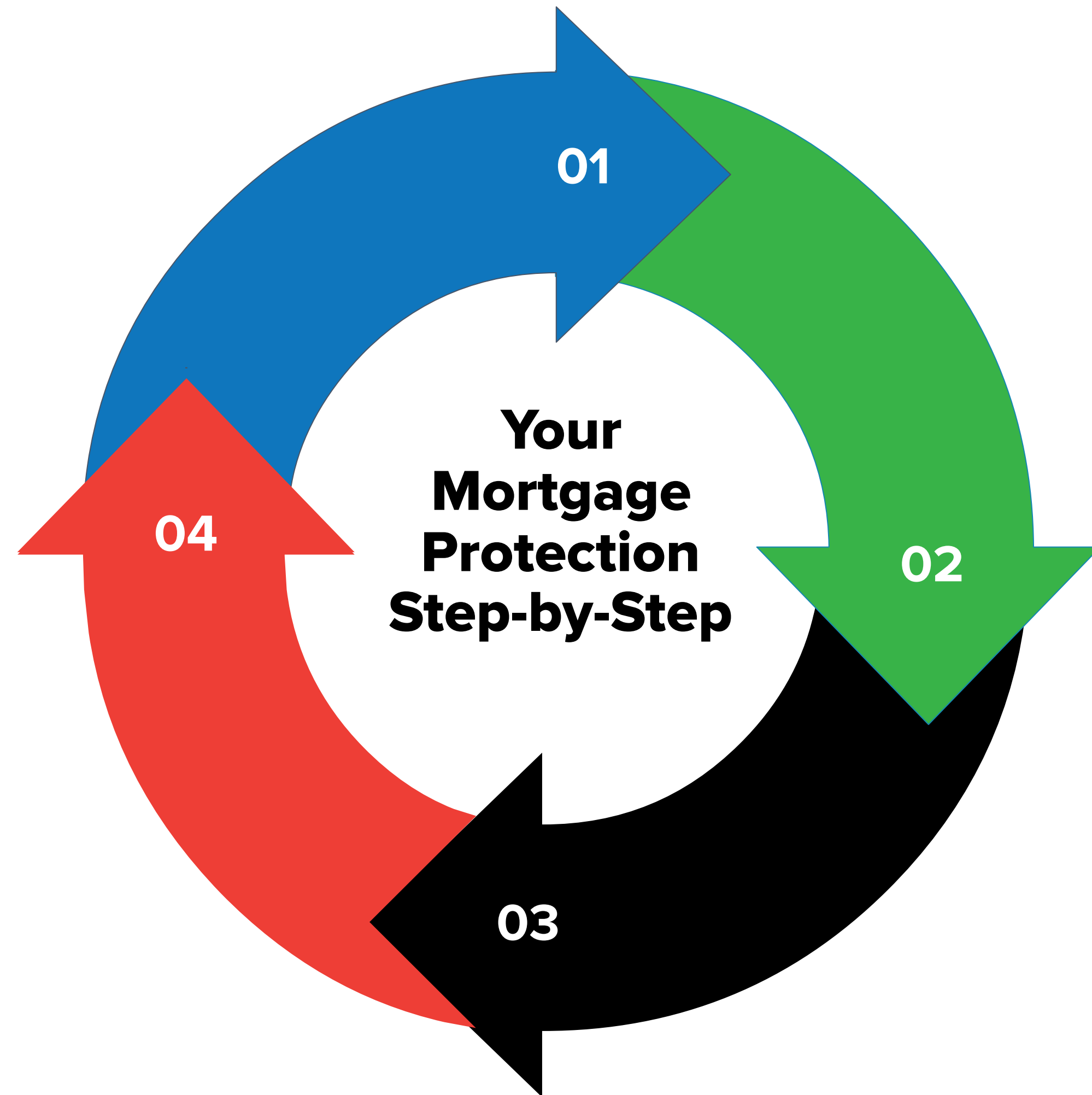


Mortgage Protection

with

**Signature Guaranteed Universal Life
Return of Premium (GUL-ROP)**

PROTECT AND PAY-OFF



\$250,000 MORTGAGE

\$250,000 SIGNATURE GUL

LIFE INSURANCE - LIVING BENEFITS

SGUL - ROP 20th OR 25th YEAR

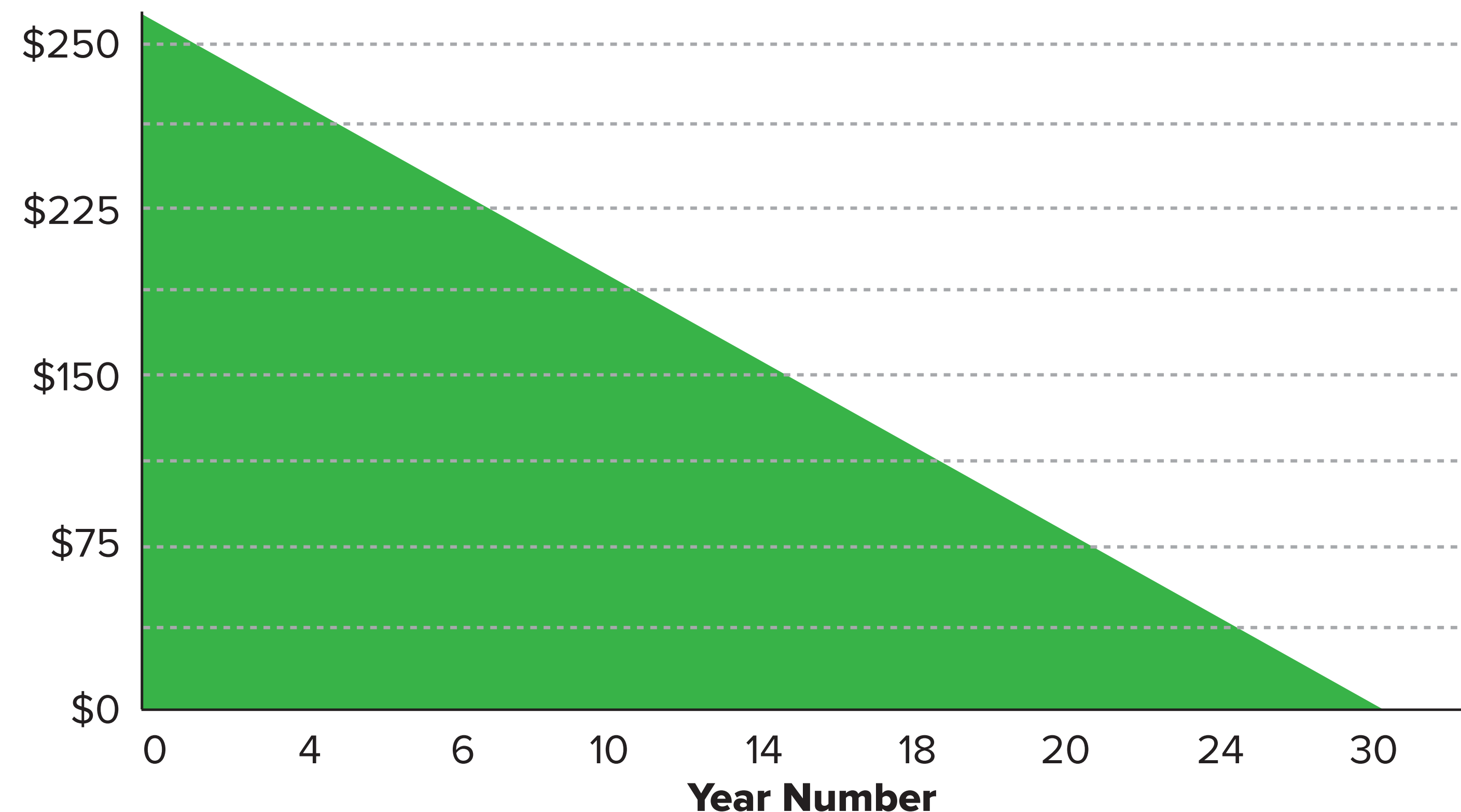
**PAYS DOWN
or PAY OFF
MORTGAGE
EARLY**



PROTECT AND PAY-OFF

Your **\$250,000** loan has **360** payments of **\$1,193.64** at **4%**.

Balance for a \$250,000 loan



Male, Age 40, \$250,000
30 Yr Mortgage @ 4%

Purchase \$250,000
Signature GUL

Protects the Mortgage

Option to Pay-down or
Pay-off the Mortgage
with the Return of
Premium

If you make all of your payments on this loan and do not prepay any of the principal, the total interest for the loan is **\$179,672.98**.

PROTECT AND PAY-OFF

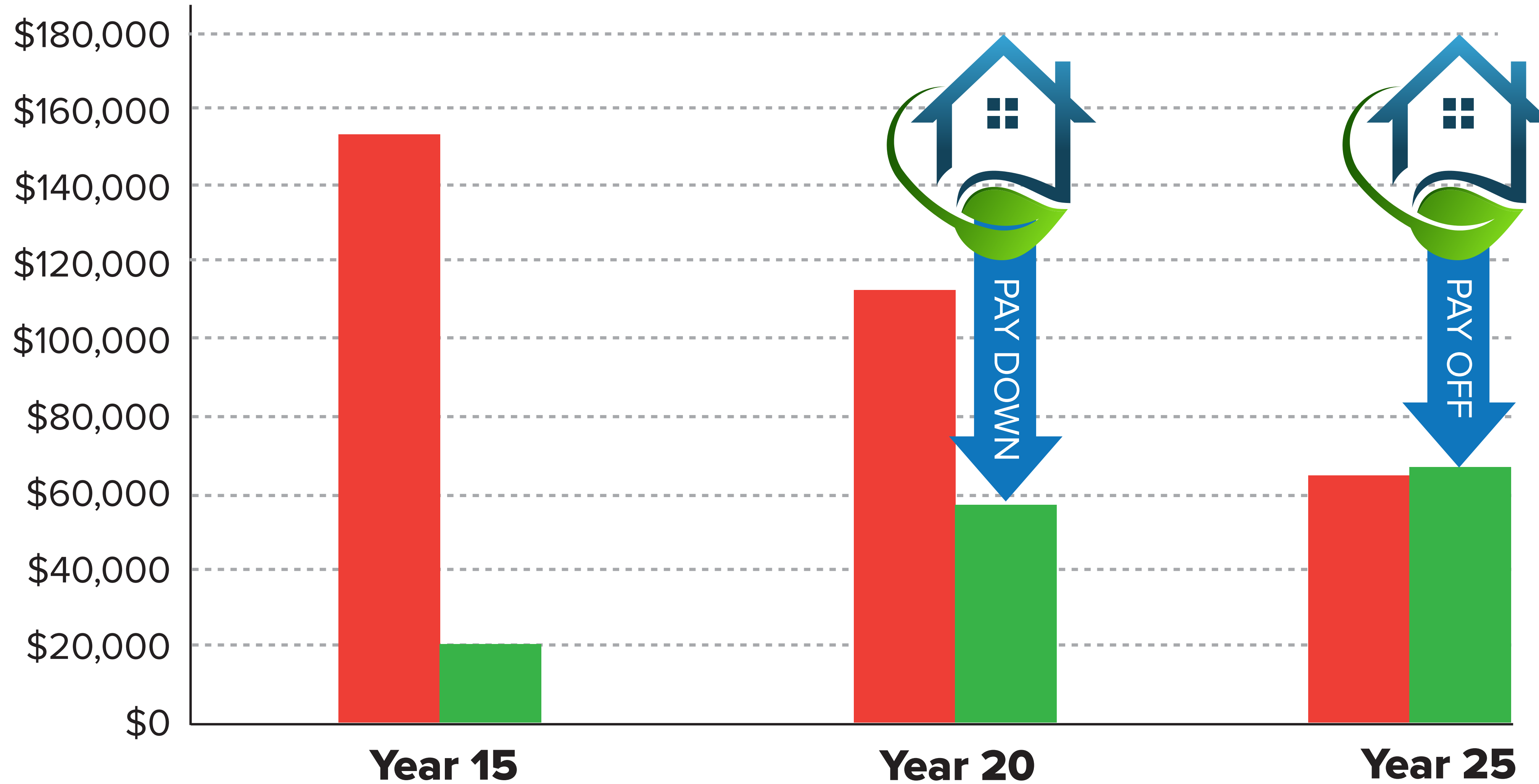
\$250,000 Universal Life Policy Summary Monthly Premium **\$218.74**

MORTGAGE PAYMENT SCHEDULE

| YR | TOTAL PAYMENTS | INTEREST PAID | ENDING PRINCIPAL BALANCE |
|------|----------------|---------------|--------------------------|
| ➔ 15 | \$14,322 | \$9,920 | \$161,357 |
| ➔ 28 | \$14,322 | \$6,622 | \$117,885 |
| ➔ 25 | \$14,322 | \$2,843 | \$64,807 |

| | SUMMARY YEAR | GUARANTEED |
|---------|-------------------|------------------|
| Year 15 | Total Premiums | \$39,373 |
| | Return of Premium | \$19,687 |
| | Death Benefit | \$250,000 |
| Year 20 | Total Premiums | \$52,498 |
| | Return of Premium | \$52,498 |
| | Death Benefit | \$250,000 |
| Year 25 | Total Premiums | \$65,622 |
| | Return of Premium | \$65,622 |
| | Death Benefit | \$250,000 |

PROTECT AND PAY-OFF



PROTECT AND PAY-OFF

YEAR 15

\$161,357 OWED **\$19,687** RETURN OF PREMIUM

PAY DOWN TO \$141,670

YEAR 20

\$117,885 OWED **\$52,498** RETURN OF PREMIUM

PAY DOWN TO \$65,387

YEAR 25

\$64,807 OWED **\$65,622** RETURN OF PREMIUM

PAY OFF

PROTECT AND PAY-OFF

Mortgage Insurance

- Coverage that can protect against premature death/catastrophic illness

⇒ **10-30 Years**

- Least cost initially

Signature GUL



- Coverage **GUARANTEED** for as long as needed

⇒ **Guaranteed to Age 95 - 121**

- Options to **'ROP'** the Policy
 - ⇒ **Use ROP to Pay Down or Pay Off the Mortgage Early!**
 - ⇒ **Use ROP for ANYTHING!**

PROTECT AND PAY-OFF

Mortgage Insurance

- Beware of “**Decreasing Term**”
Mortgage Insurance - \$\$\$
- Can Convert Later
⇒ **Higher Cost - based on current age**

Signature GUL


- Cheaper Long-term than any
Term Insurance Plan
- No Need to Convert
- Living Benefits





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