







Avoid the Sticker Shock

Custom Choice UL with more value that clients can count on. Value like reliable, level premiums after the death benefit period ends if they need to continue coverage.

FAST FORWARD TO THE END OF A 15-YEAR POLICY

LEGAL & GENERAL OPTERM 15	POLICY YEAR	CARRIER A
Annual Premium \$531 Death Benefit \$250,000 	1-15	Annual Premium \$556 Death Benefit \$250,000 
Annual Premium \$5,988 Death Benefit \$250,000 		Annual Premium \$556 Death Benefit \$105,490 
Annual Premium \$9,765 Death Benefit \$250,000 		Annual Premium \$556 Death Benefit \$73,651 

Assumes Female, Age 50, Standard Non-Tobacco

Data for product and company comparison is based on a basic policy comparison of Custom Choice UL to Legal & General's product with level premiums for 15 years then ART guaranteed premiums with coverage to age 60; is based on information publicly available from the company which is believed to be current as of August 2018 and is subject to change.

Clients can take comfort that their Custom Choice UL coverage can continue up to a lifetime with no change to their out-of-pocket cost while the death benefit decreases, usually when needs reduce anyway.*