

# The Guaranteed Refund Option: An Important Policy Feature

The GRO Rider on our Income Advantage IUL offers clients an additional layer of protection and peace of mind. It is included at no extra charge on qualifying policies, and offers clients select windows in which they can surrender their policy and receive a refund of paid premiums.<sup>1</sup>

You may wonder why clients even need a GRO rider, when most companies illustrate an indexed interest crediting rate of approximately 6%. And if their policy achieved consistent 6% returns, they wouldn't really need a GRO rider since their cash accumulation value would garner significantly more than their premiums paid.

However, when the projected cash values<sup>2</sup> aren't guaranteed, clients tend to be skeptical. Especially if projected cash values seem to be "too good to be true." That's where the GRO rider comes in. It provides a guarantee, which offers clients reassurance.

The GRO rider provides an additional layer of protection, especially in an unpredictable market. Should the index not experience positive growth, the policyowner can surrender their policy during one of the seven 60-day windows and receive no less than their GRO rider amount — guaranteed!



## THE GRO GUARANTEE

The GRO rider provides seven 60-day windows in which policyowners can surrender their policy and receive their paid premiums back — up to 50% at the end of year 15 and up to 100% at the end of years 20, 21, 22, 23, 24 and 25.<sup>1</sup>

For more information on Income Advantage IUL, visit [www.DiscoverIUL.com](http://www.DiscoverIUL.com).

<sup>1</sup>For Income Advantage, the GRO rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. In order to remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider. Refund is limited to 80% of the policy's lowest specified amount and is reduced by any previous withdrawals and outstanding loans.

<sup>2</sup>The amount that may be available through loans or withdrawals, as defined in the contract.