



## **3 Simple Steps to a Completely Original, Cost Neutral, Sales Concept:**

### **The UL/ROP Combined Sale**

**1. Ask your Universal Life client if they would be interested in SUBSTANTIALLY more life coverage, WITHOUT ANY ADDITIONAL PREMIUM.**

**2. Many Universal Life plans have a zero interest, one time “catch up” provision and...Return of Premium (ROP) Term pays a fixed sum of money at the end of the guaranteed period. Hmmmmm...ideas?**

**3. Move the Dollars from the UL, to the ROP Term, and then BACK to the UL at the end of the term period when you get your premiums back. If insured is still living at the end of the**

**term period, USE THE SAME DOLLARS TWICE.**

**THE EXAMPLE SAYS IT ALL:**

**Male 40 P+ 250k of UL coverage w/ lifetime guarantee...\$1,688**

**Minimum premium (same UL but now only a 20 yr guarantee)...\$870**

**Difference...\$818**

**NOW...do a ROP 20 face solve for \$818 on Male 40 P+ ...\$272,667**

**\*\*Total face amount in the first 20 years is now \$522,667 instead of \$250,000 for no additional premium\*\***

**So...in year 21, catch up premium will be...\$16,346**

**ROP 20 return of premium (tax free) ...\$16,360**

**Lifetime UL Premium for years 21+ remains...\$1,688**

**Any Questions???**

**The Best Part is yet to come (see next page)**

**THE BEST PART:**

**1<sup>st</sup> Year Commissionable Premium:  
\$870(UL) + \$818(ROP) ...\$1688**

**2<sup>nd</sup> Year Commissionable Premium (\$1,530 Rolling  
Target)**

**\$660 (UL 1<sup>st</sup> Year) + UL Renewals + ROP  
Renewals ...> \$660**

**Bottom Line, with this concept  
from **Frank J. Petraglia &  
Associates,****

**The client gets **more coverage,**  
for **no additional premium**  
fully guaranteed, and the agent  
**increases their commission by**  
**45%-100%!****