

The Return of Premium Rider on ANICO Select Term is Back!

Effective January 1, 2010, the new optional Return of Premium Rider is available to add to ANICO Select Term for initial term periods of 20 or 30 years. The rider must be applied for at the same time as the ANICO Select Term; it cannot be added after issue.

The optional Return of Premium Rider provides a payment equal to all the premiums paid for the ANICO Select Term contract, plus the premiums for the Return of Premium Rider. The payment is made following the end of either the 20 or 30-year term period selected for the Select Term contract, assuming all premium have been paid to that date and the contract is still in effect. The payment does not include premiums paid for any other riders or substandard extra premiums that may have been charged on the contract.

You can illustrate the ROP Rider on Select Term effective January 2010 in LPES. Issue ages vary by Non-Smoker and Smoker Classes on both the 20 and 30-year rider.

When applying for the ROP Rider on ANICO Select Term using application 10193 (or your appropriate state version), please check the box for Return of Premium Rider on page 3 under 9(a) Riders/Benefits. Be sure to check the State Approval list for the ROP Rider on the IMG Web site at www.img.anicoweb.com to be sure the rider has been approved in your state.

Marketing material has been revised for ANICO Select Term with Optional Return of Premium Rider and will be available on the IMG Web site effective January 2010 and available to order from the warehouse using online Supply Order shortly thereafter.

If you have any questions regarding the new Optional Return of Premium Rider or ANICO Select Term, please contact the Field Support Center at 1-888-501-4043, option 1.