

**With Pan-American's disability plans,
your client can have protection at a
net cost of only two years' premium.**

How? With our unique **10-YEAR RETURN OF PREMIUM RIDER.**

Here's how it works. Your client buys one of our DI products (Income Protector Plus, Income Protector, or Overhead Expense Protector). At the end of each 10 years, Pan-American will:

1. Calculate all premiums paid (including the rider).
2. Subtract any dividends paid (None are expected)
3. Subtract any claims paid.
4. Refund to the policy owner 80% of that number.

Here's an example:

A female, age 45, preferred Class 3A, purchases Income Protector with the 10-year return of premium and residual benefit riders. The annual premium is \$5,558.61. At age 55, she has had no claims, and we have paid no dividends. She will receive the following:

10 Years Premium Paid	\$55,586.10
80% Refund	X <u> .80</u>
Refund to Owner	\$44,468.88

That's a net cost of 2 years' premium. And, if she goes to age 65 without claims or dividends, the same thing will happen again!

One more feature. If she leaves the full refund with Pan-American, we will **GUARANTEE** that the full 80% refund will pay the next 10 years of premiums.

Not many plans can top that.

Kenneth A. Bloch Agency
Charlotte, NC 28210
Kbloch7065@AOL.COM
(704) 643-0999



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Product availability varies by state.
Pan-American Life products are offered through
your Master General Agent (MGA).
Contact your MGA today for more information.