



IMMORTAL?[∞]

Our new VantagePointSM term life insurance with a return of premium¹ rider lets your clients choose a 15-, 20- or 30-year period before receiving a return of premium payment.

- 15-, 20-, or 30-year guaranteed level term life insurance (with annually increasing premiums thereafter)
- Enhanced Cash Value Rider¹ provides return of premium and accelerated cash values
- Term life insurance with policy loans and automatic premium loans²

[∞] Purchasing this policy does not guarantee immortality, though we hope you have a long and happy life.

¹ Return of premium is provided by a Cash Value Rider. The rider provides a benefit at the end of the initial premium period equal to all premiums paid, less any flat extra premium and outstanding loan amounts. After fourth policy year and before the end of the initial premium period, the rider provides cash value benefits that are less than the amount of premiums paid. No cash value benefit is paid at the insured's death, only the policy face amount. Policies with a return of premium feature usually cost more than policies without this feature.

² Automatic and other policy loans accrue interest at 8% each year. If the outstanding policy loan balance becomes larger than the rider cash value, the policy will terminate. If a policy with an outstanding policy loan balance is terminated, a taxable event may occur.

VantagePointSM term life insurance is subject to the terms, issue limitations and conditions of Policy Form Nos. TLNCVFCL05 et al. and TLNCVGE05 et al. VantagePointSM; its benefits and riders, may not be available in all states.

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Contact us today for more information about VantagePointSM term life insurance with return of

Underwritten by
First Colony Life Insurance Company
General Electric Capital Assurance Company
Lynchburg, VA

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First Colony Life and GE Capital Assurance are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.