

Non-forfeiture Options

- Non-forfeiture options apply to cash values. They are options that are available as soon as cash value is established in the policy.
- They protect the policy owner from losing the cash value.
- There are three options from which to choose.
- They are chosen when the policy owner does not want to pay any more premiums.
- The following slides will show the three different options.
- The first slide shows what the cash values are in a given year.
 - Option 1 - Cash In
 - Option 2 - Reduced Paid up
 - Option 3 - Extended Term