




Stonebridge Term

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TERM LIFE INSURANCE
WITH AND WITHOUT RETURN
OF PREMIUM BENEFIT

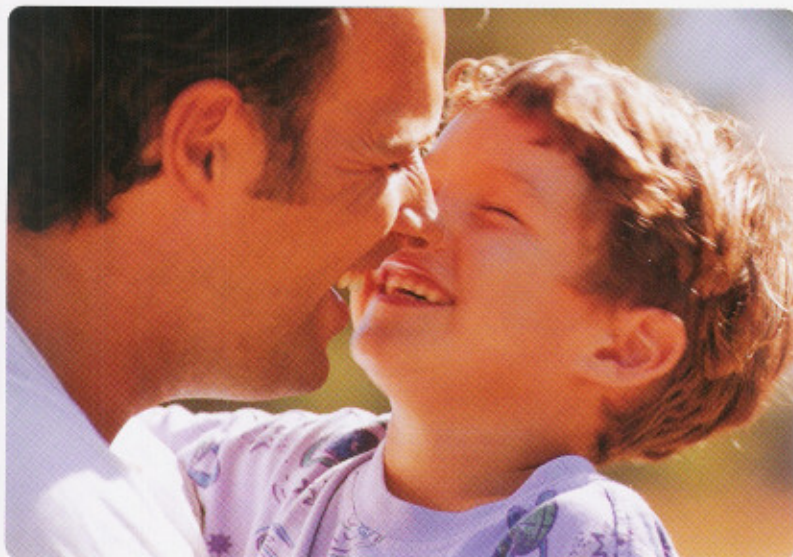
 **STONEBRIDGE LIFE**
Insurance Company

an  EGON company

Policy Form #TL03 1005 & TL04 0906 (May vary and may not be available in all jurisdictions)

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The most important aspect of your life is probably your family. How long could your family survive without you or your income?



Term Life Insurance

There are many reasons why term life insurance may be the right choice for you:

- Help you meet your goals for your family
- Home mortgage protection
- Business goals or objectives
- Provide coverage at an economical cost today with the option to convert it to a permanent policy if and when that is necessary

No one likes to think about death... but it happens every day

The benefits from your policy can be used to help meet your family's needs, whether it is paying the mortgage, college tuition, final expenses or to assist with basic everyday needs that would allow your loved ones to continue to live with dignity.

Term Period Options: There are options of 10, 15, 20 and 30 year term periods available. You can choose the option that best fits your family's goals and budget.

- The face amount you elect is guaranteed to remain level during the term period.
- Your premium is guaranteed to remain level during the term period.

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with Return of Premium Benefit

With the Return of Premium benefit you can enjoy the feeling of security that comes from providing for those you love in the event of a tragedy, while knowing that you can get all your money back if the insurance is not used.



What is the Return of Premium Benefit?

Return of Premium (ROP) is a benefit included with the purchase of the level term life insurance policy. This benefit, also known as the Policy Value, guarantees the return of all of your premium payments at the end of the initial term period.

How does it work?

- Purchase a Stonebridge Term policy with the Return of Premium Benefit
- Pay your premiums
- Keep the policy in force
- Make no claims on the policy
- At the end of the initial term period, Stonebridge Life will return your premium payments.

What is the Value of the Additional Premium?

The additional premium for the benefit gives you all of your premium dollars back.

¹The full amount of the premium will not be refunded until the end of the term period. Only a portion of the premiums paid are available in all other policy years beginning in year 6. The Benefit can also be affected by benefits paid out through the Waiver of Premium Rider, any outstanding loans, or any substandard premiums. The ROP benefit is automatically included with your policy premiums.

The Return of Premium Benefit is not an investment. If the insured dies while the policy is in force, Stonebridge Life will pay the death benefit only and will not return the premiums. Also, you have the option of purchasing additional insurance instead of purchasing the return of premium benefit.

Imagine what you can do with the money...Use it for retirement, for college for the kids, to pay-off or reduce your mortgage, as a down payment for a vacation home, or for anything else you want. It's your money!

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Is the ROP Benefit Right for You?

Example Based on a 35 year old Male Preferred Plus,
\$250,000, 30-Year Term Policy

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Annual Premium Without ROP benefit	\$395.00
Death Benefit	\$250,000
Premium Returned After 30 Years	\$0
Net Cost After 30 Years.....	\$11,850

Stonebridge Term with ROP

Annual Premium With ROP benefit	\$562.50
Death Benefit	\$250,000
Premium Returned After 30 Years	\$16,875
Net Cost After 30 Years.....	\$0

ROP provides the best of both worlds; low cost protection if needed, and money back if not.

The annual premium with ROP benefit of \$562.50 paid annually over 30 years equates to a return of premium amount of \$16,875.00. Without a ROP benefit, the annual premium would be \$395.00, a difference of \$167.50. This difference, if invested in a qualified plan, would need a before tax return of 9.7% to return the same \$16,875.00 after the term period assuming a 28% tax bracket. With the ROP, \$16,875.00 is returned after the term period although no interest is credited on the total premiums.

9.7%

The above example only applies to the age and rate class shown and only applies if the insured lives 30 years, all premiums are paid on time, no other benefits are paid, and the policy is not lapsed or surrendered in those 30 years. Your actual rate of return will vary depending on the age and rate class of the insured, mode of premium payment, face amount of the policy, initial term, tax bracket, optional rider benefits taken and any outstanding loans or withdrawals and other factors. Please refer to the policy language for more information.

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Value Added Riders available at additional cost

Disability Income Rider

This additional rider provides benefits for up to two years while you are totally disabled and cannot perform the duties of your own occupation, as defined in the rider. There is a 90 day waiting period; however, benefits will be paid retroactively once you are totally disabled for at least 90 consecutive days.

Certain occupations are ineligible for coverage. Definitions may vary by jurisdiction.

Waiver of Premium Benefit Rider

This optional rider will waive the premiums on your policy after you are totally and continually disabled for six months. While you remain totally disabled, premiums will be waived each month. Rider coverage will cease following your 65th birthday.

Additional Insured Rider

This optional rider provides term life insurance coverage on an additional insured for \$25,000 in face amount or more. The face amount of insurance cannot exceed the insurance coverage on the base insured.

The Additional Insured may elect the Disability Income Rider as well.

Not available on the Stonebridge Term with Return of Premium Policy

Children's Benefit Rider

This optional rider provides a death benefit on your insured dependent children until they reach age 25 or until marriage. A dependent child is a child, step child or legally adopted child of the insured who is over 14 days old and under the age of 18 years when coverage begins. This rider is convertible to any permanent life insurance policy, made available by the Company at the time of conversion, for up to five times the rider benefit amount or \$50,000, whichever is less, without evidence of insurability. For complete details, refer to the rider.

Terminal Illness Accelerated Death Benefit Rider included at no additional cost

This benefit rider is automatically included in your policy at no additional cost. In the event that you are diagnosed with a terminal illness, this benefit may be available if a physician determines that life expectancy has been reduced to not more than 12 months from the date of the physician's statement (not more than 24 months in TX, GA, IL, MA, & WA), and would allow you access up to 100% (maximum of \$500,000) of the policy's death benefit.

The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Please consult a qualified tax advisor regarding any possible tax consequences.



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A Stable Past and a Promising Future

Stonebridge Life is ranked A+ (2nd of 15 categories A++ to F) by A.M. Best & Company.

Ratings of the A.M. Best Company reflect the current opinion of the relative financial strength and operating performance of the AEGON member insurance companies as of the following effective date.

A.M. Best Company: May 30, 2007

Ratings criteria and rankings can vary by rating company. Copies of rating reports are available from each insurance company upon request.

Stonebridge Term (Policy form # TL03 1005) and Stonebridge Term with ROP (Policy form #TL04 0906) are level premium term insurance product issued by Stonebridge Life Insurance Company, Rutland, VT. Policy and rider forms and numbers may vary, and these products may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. An exception for life coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.

Depending on the state of issue, your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in your Policy.

 **STONEBRIDGE LIFE**
Insurance Company

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