

General Information

Client Name Sample Client	Gender Female
State TX	Age 35 Years Old
Amount \$500,000	Health Class Preferred Best Non-Tobacco

Carrier & Products

20 Year - \$500,000

Carrier	Product / Health Class	Calc Age	Total Premium (Monthly)
Protective Life AM Best A+	Protective Secure-T (20 yrs) Select Preferred NOTE: After the initial coverage period, coverage may be extended to Age 121 with higher premiums. Premium is approximate. Company software provides exact premiums.	Nearest Age 35	\$19.84
American National AM Best A	ANICO Signature Term (20 yrs) Preferred Plus Nicotine Non-User NOTE: Rider and table selection not valid, please call our Field Support Center at 888-501-4043 for illustrations with Waiver of Premium and Table Rating.	Nearest Age 35	\$21.60
North American Company for Life and Health Insurance AM Best A+	ADDvantage 20 (guar 20) Super Preferred Non-Tobacco NOTE: Rates effective March 14, 2011. NACOLAH substandard quotes have been disabled in our system per carrier request. Please use company software to run these quotes.	Nearest Age 35	\$23.19
Principal National Life Insurance Company AM Best A+	Term Insurance (20 yrs) Super Preferred Non Tobacco NOTE: Note: rates effective 3/17/2012. Life TeleApp Request is a short application. Carrier completes the medical questions. Actual premium determined by carrier and may differ from this quote.	Nearest Age 35	\$23.19
American General Life Companies - All states except NY (AGL) AM Best A	AG Select-A-Term (20 yrs) Preferred Plus Nontobacco NOTE: Face amounts above \$5 million are not available with WOP Rider.	Nearest Age 35	\$23.76
ING ReliaStar Life Ins Co AM Best A	ING TermSmart 20 (guar 20) Super Preferred Nonsmoker NOTE: Substandard premiums are not exact. Please utilize ING's proprietary software, ING Presents. Rates effective 04/16/2012.	Nearest Age 35	\$24.06
Ameritas Life / Ameritas Life of NY AM Best A	Keystone Term 20 (guar 20) Preferred Plus Non-Tobacco NOTE: Rates effective 2/26/07	Nearest Age 35	\$24.08
Aviva Life and Annuity Company AM Best A	20 Year Term 01/2010 Premier Non-Tobacco NOTE: Rates effective 1/25/2010	Nearest Age 35	\$24.92

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Transamerica Life Insurance Co. AM Best A+	Trendsetter Super (20 yrs) Preferred Plus NOTE: Rates effective 06/18/2012	Nearest Age 35	\$24.94
Minnesota Life AM Best A+	Advantage Term Elite Select (20 yrs) Preferred Select Non-Tobacco NOTE: Waiver rates vary if insured rated: A-C 2x Stand, D 3x, E+ N/A ECA extends conversion to full policy term, or 75, Chg is 3% of base. 5 yr N/A, Max age 55 for Band 1 10,15,20 yr; 45 - 30 yr Max age 69	Nearest Age 35	\$25.08
Lincoln National Life Insurance Company AM Best A+	LifeElements (20 yrs) 2012 Preferred Plus NonTobacco NOTE: There is a one-time, automatic and significant decrease in death benefit immediately following the level term period. Only occurs if coverage is continued beyond level term period	Nearest Age 35	\$25.37
Genworth Life and Annuity Insurance Company AM Best A	Colony Term (20 yrs) Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.	Nearest Age 35	\$26.69
Genworth Life Insurance Company AM Best A	Colony Term (20 yrs) Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.	Nearest Age 35	\$26.69
Prudential Financial AM Best A+	Term Essential 20 (guar 20) Preferred Best Non Smoker NOTE: This quote is an estimate and may differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from this quote. Rates Effective 7/18/11.	Actual Age 35	\$28.80
Lincoln Benefit Life AM Best A+	TrueTerm 2012 (20 yrs) Preferred Elite NOTE: Effective 9/10/2012	Actual Age 35	\$28.88
Transamerica Life Insurance Co. AM Best A+	Trendsetter Express (20 yrs) Preferred Plus NOTE: Rates effective 06/18/2012	Actual Age 35	\$29.31

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United of Omaha AM Best A+	Term Life 20 Answers (guar 20) Preferred Plus Non-Tobacco NOTE: Rates effective 11/01/2012. Actual premium will be determined by carrier and may differ from this quote.	Actual Age 35	\$32.26
United of Omaha AM Best A+	Term Life Answers Agency Distribution (20 yrs) Preferred Plus Non-Tobacco NOTE: Rates effective 11/01/2012. Actual premium will be determined by carrier and may differ from this quote.	Actual Age 35	\$32.26
Prudential Financial AM Best A+	Term Elite 20 (guar 20) Preferred Best Non Smoker NOTE: This quote is an estimate and may differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from this quote. Rates Effective 7/18/11.	Actual Age 35	\$32.40
Assurity Life Insurance Company AM Best A-	Term 350 Plus (20 yrs) Preferred+ NON-TOBACCO NOTE: Rates efft 7/2008 This quote is for general information only. Please contact an agent to review all available riders and options and to receive an illustration and full quote.	Actual Age 35	\$36.08