### **General Information**

Client Name Sample Client

State TX

**Gender** Female 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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# **General Information**

Client Name Sample Client

State TX

Gender Female

Age 35 Years Old

**Amount** \$500,000

Health Class Preferred Best Non-Tobacco

### **Carrier & Products**

AM Best A+  Preferred Plus  NOTE: Rateselfective 08/18/2012  Minnesota Life Advantage Term Elite Select (20 yrs) AM Best A+  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 65 for Band 1 10,15,20 yr; 45 - 30 yr Max age 65 for Band 1 10,15,20 yr; 45 - 30 yr Max age 69  Lincoln National Life Insurance Company AM Best A+  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. Only occurs if coverage is continued beyond level term period. Only occurs if coverage is continued beyond.  Genworth Life and Annuity Insurance Company AM Best A  Preferred Plus No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Genworth Life Insurance Company AM Best A  Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Prudential Financial  Term Essential 20 (guar 20) Actual Age 35  \$28.80  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 the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from the actual p	Carrier	Product / Health Class	Calc Age	Total Premium (Monthly)
Minnesota Life AM Best A+ 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  Lincoln National Life Insurance Company AM Best A+ 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 evel term period sevel term period sevel term period. Only occurs if coverage for 20 years. Premiums to continue coverage are much higher.  Genworth Life Insurance Company AM Best A Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Genworth Life Insurance Company AM Best A Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Fundential Financial Term Essential 20 (guar 20) Actual Age 35 Sea.80  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.  Lincoln Benefit Life NOTE: Effective 9/10/2012  Transamerica Life Insurance Co. Trendsetter Express (20 yrs) AM Best A+ Preferred Blite NOTE: Effective 9/10/2012	Transamerica Life Insurance Co.  AM Best A+	Preferred Plus	Nearest Age 35	\$24.94
AMI Best A+  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  Lincoln National Life Insurance Company AMI Best A+  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. Preferred Plus No Nicotine Use NOTE: Premiums to continue coverage is continued beyond level term period. More preferred Best No Nicotine Use NOTE: Premiums to continue coverage are much higher.  Genworth Life Insurance Company AMI Best A  Preferred Best No Nicotine Use NOTE: Premiums to continue coverage for 20 years. Premiums to continue coverage are much higher.  Preferred Best No Nicotine Use NOTE: Premiums to coverage are much higher.  Preferred Best No Nicotine Use NOTE: Premiums to coverage are much higher.  Preferred Best No Nicotine Use NOTE: Premiums to coverage are much higher.  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.  Lincoln Benefit Life TrueTerm 2012 (20 yrs) AMI Best A+  Preferred Elite NOTE: Effective 9/10/2012  Transamerica Life Insurance Co.  Trendsetter Express (20 yrs) ACtual Age 35 \$28.88		NOTE: Ratesellective 06/16/2012		
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. 5y N/A, Max age 55 for Band 1 10,15,20 yr; 45 - 30 yr Max age 69  Lincoln National Life Insurance Company  AM Best A+  Preferred Plus NonTobacco  NOTE: There is a one-time, automatic and significant decrease in death benefit immediately following the level term period level term period only occurs if coverage is continued beyond level term period only occurs if coverage is continued beyond level term period only occurs if coverage for 20 years. Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Genworth Life Insurance Company  AM Best A  Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Prudential Financial  AM Best A+  Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Prudential Financial  AM Best A+  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.  Lincoln Benefit Life  ATURE TERME 2012 (20 yrs)  AM Best A+  Preferred Elite NOTE: Effective 9/10/2012  Transamerica Life Insurance Co.  Trendsetter Express (20 yrs)  Actual Age 35  \$28.88	Minnesota Life	Advantage Term Elite Select (20 yrs)	Nearest Age 35	\$25.08
Say, E+ N/A ECA extends conversion to full policy term, or 75. Chg is 3% of base. 5 yr N/A, Max age 69	AM Best A+	Preferred Select Non-Tobacco		
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decrease in death benefit immediately following the level term period. Only occurs if coverage is continued beyond level term period. Only occurs if coverage is continued beyond level term period. Only occurs if coverage is continued beyond level term period.  Genworth Life and Annuity Insurance Company  AM Best A  Preferred Best No Nicotine Use  NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Genworth Life Insurance Company  AM Best A  Preferred Best No Nicotine Use  NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Prudential Financial  Term Essential 20 (guar 20)  AM Best A+  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.  Lincoln Benefit Life  TrueTerm 2012 (20 yrs)  ACtual Age 35  \$28.88  ACtual Age 35  \$28.88  Trendsetter Express (20 yrs)  Actual Age 35  \$29.31  ACtual Age 35  \$29.31  ACtual Age 35  \$29.31	AM Best A+			
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Genworth Life Insurance Company AM Best A Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage are much higher.  Prudential Financial AM Best A+ Preferred Best No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  Actual Age 35 \$28.80 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.  Lincoln Benefit Life AM Best A+ Preferred Elite NOTE: Effective 9/10/2012  Transamerica Life Insurance Co. AM Best A+ Preferred Plus	AM Best A	Preferred Best No Nicotine Use		
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Prudential Financial  AM Best A+  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.  Lincoln Benefit Life  AM Best A+  Preferred Elite  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.  Lincoln Benefit Life  TrueTerm 2012 (20 yrs)  Actual Age 35  \$28.88  AM Best A+  Preferred Elite  NOTE: Effective 9/10/2012  Transamerica Life Insurance Co.  Trendsetter Express (20 yrs)  Actual Age 35  \$29.31	AM Best A			
AM Best A+  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.  Lincoln Benefit Life  TrueTerm 2012 (20 yrs)  Actual Age 35  \$28.88  AM Best A+  Preferred Elite  NOTE: Effective 9/10/2012  Transamerica Life Insurance Co.  Actual Age 35  \$29.31  Preferred Plus		· · · · · · · · · · · · · · · · · · ·		
AM Best A+  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.  Lincoln Benefit Life  TrueTerm 2012 (20 yrs)  ACtual Age 35  \$28.88  Preferred Elite  NOTE: Effective 9/10/2012  Transamerica Life Insurance Co.  AM Best A+  Preferred Plus  Actual Age 35  \$29.31	Prudential Financial	Term Essential 20 (quar 20)	Actual Age 35	\$28.80
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AM Best A+ Preferred Plus				
AM Best A+ Preferred Plus	Transamerica Life Insurance Co.	Trandeatter Evarees (20 yrs)	Actual Age 35	\$29.31
Fieldled Flus				
		NOTE: Rates effective 06/18/2012		

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# **General Information**

Client Name Sample Client

State TX

**Amount** \$500,000

Gender Female

Age 35 Years Old

Health Class Preferred Best Non-Tobacco

# **Carrier & Products**

20 Year - \$500,000				
Carrier	Product / Health Class	Calc Age	Total Premium (Monthly)	
United of Omaha	Term Life 20 Answers (guar 20)	Actual Age 35	\$32.26	
AM Best A+	Preferred Plus Non-Tobacco			
	NOTE: Rates effective 11/01/2012. Actual premium will be determined by carrier and may differ from this quote.			
United of Omaha	Term Life Answers Agency Distribution (20 yrs)	Actual Age 35	\$32.26	
AM Best A+	Preferred Plus Non-Tobacco			
	NOTE: Rates effective11/01/2012. Actual premium will be determined by carrier and may differ from this quote.			
Prudential Financial	Term Elite 20 (guar 20)	Actual Age 35	\$32.40	
AM Best A+	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.			
Assurity Life Insurance Company	Term 350 Plus (20 yrs)	Actual Age 35	\$36.08	
AM Best A-	Preferred+ NON-TOBACCO			
	NOTE: Rates efft 7/2008This 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.

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