

General Information

Client Name Sample Client	Gender Male
State TX	Age 55 Years Old
Amount \$1,000,000	Health Class Standard Non-Tobacco

Carrier & Products

20 Year - \$1,000,000

Carrier	Product / Health Class	Calc Age	Total Premium (Monthly)
Protective Life AM Best A+	Protective Secure-T (20 yrs) Non-Tobacco 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 55	\$493.19
North American Company for Life and Health Insurance AM Best A+	ADDvantage 20 (guar 20) Standard 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 55	\$500.06
American National AM Best A	ANICO Signature Term (20 yrs) Standard 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 55	\$501.12
AXA Equitable AM Best A+	Level Term Series 151X (20 yrs) - Brokerage Standard Non-Tobacco User	Nearest Age 55	\$504.90
Lincoln National Life Insurance Company AM Best A+	LifeElements (20 yrs) 2012 Standard 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 55	\$508.19
Principal National Life Insurance Company AM Best A+	Term Insurance (20 yrs) Standard 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 55	\$508.81
Transamerica Life Insurance Co. AM Best A+	Trendsetter Super (20 yrs) Standard Nonsmoker NOTE: Rates effective 06/18/2012	Nearest Age 55	\$510.13
ING ReliaStar Life Ins Co AM Best A	ING TermSmart 20 (guar 20) Standard Nonsmoker NOTE: Substandard premiums are not exact. Please utilize ING's proprietary software, ING Presents. Rates effective 04/16/2012.	Nearest Age 55	\$513.63

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American General Life Companies - All states except NY (AGL) AM Best A	AG Select-A-Term (20 yrs) Standard Nontobacco NOTE: Face amounts above \$5 million are not available with WOP Rider.	Nearest Age 55	\$524.16
MetLife AM Best A+	GLT (20 yrs) Standard Nonsmoker	Nearest Age 55	\$524.61
United of Omaha AM Best A+	Term Life 20 Answers (guar 20) Standard Non-Tobacco NOTE: Rates effective 11/01/2012. Actual premium will be determined by carrier and may differ from this quote.	Actual Age 55	\$544.01
United of Omaha AM Best A+	Term Life Answers Agency Distribution (20 yrs) Standard Non-Tobacco NOTE: Rates effective 11/01/2012. Actual premium will be determined by carrier and may differ from this quote.	Actual Age 55	\$544.01
Ameritas Life / Ameritas Life of NY AM Best A	Keystone Term 20 (guar 20) Standard Non-Tobacco NOTE: Rates effective 2/26/07	Nearest Age 55	\$548.68
Prudential Financial AM Best A+	Term Essential 20 (guar 20) 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 55	\$550.35
Lincoln Benefit Life AM Best A+	TrueTerm 2012 (20 yrs) Standard No-Tobacco NOTE: Effective 9/10/2012	Actual Age 55	\$572.69
Genworth Life and Annuity Insurance Company AM Best A	Colony Term (20 yrs) Standard No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.	Nearest Age 55	\$573.13

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Genworth Life Insurance Company AM Best A	Colony Term (20 yrs) Standard No Nicotine Use NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.	Nearest Age 55	\$573.13
Minnesota Life AM Best A+	Advantage Term Elite Select (20 yrs) Standard 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 55	\$578.60
John Hancock AM Best A+	John Hancock Term 20 (guar 20) Non-Smoker NOTE: Rates Effective 10/1/2011.	Nearest Age 55	\$591.25
Prudential Financial AM Best A+	Term Elite 20 (guar 20) 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 55	\$594.45
Aviva Life and Annuity Company AM Best A	20 Year Term 01/2010 Non-Tobacco NOTE: Rates effective 1/25/2010	Nearest Age 55	\$613.66
Assurity Life Insurance Company AM Best A-	Term 350 Plus (20 yrs) Standard 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 55	\$622.16
John Hancock AM Best A+	John Hancock Term 20 (with CER) Non-Smoker NOTE: Rates Effective 10/1/2011.	Nearest Age 55	\$637.63
United of Omaha AM Best A+	Term Life Complete 5 Year Guar Agency Distribution (20 yrs) Standard Non-Tobacco NOTE: Rates effective 7/1/2010. Actual premium will be determined by carrier and may differ from this quote. Please use Winflex if you are quoting a DI Rider / ROP premium to ensure legal compliance.	Actual Age 55	\$795.66

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United of Omaha AM Best A+	Term Life Complete 20 Year (Guarantee 5 yrs) Standard Non-Tobacco NOTE: Rates effective 7/1/2010. Actual premium will be determined by carrier and may differ from this quote. Please use Winflex if you are quoting a DI Rider / ROP premium to ensure legal compliance.	Actual Age 55	\$795.66
United of Omaha AM Best A+	Term Life Complete Agency Distribution (20 yrs) Standard Non-Tobacco NOTE: Rates effective 7/1/2010. Actual premium will be determined by carrier and may differ from this quote. Please use Winflex if you are quoting a DI Rider / ROP premium to ensure legal compliance.	Actual Age 55	\$837.49
United of Omaha AM Best A+	Term Life Complete (20 yrs) Standard Non-Tobacco NOTE: Rates effective 7/1/2010. Actual premium will be determined by carrier and may differ from this quote. Please use Winflex if you are quoting a DI Rider / ROP premium to ensure legal compliance.	Actual Age 55	\$837.49