

## General Information

**Client Name** Sample Client  
**State** TX  
**Amount** \$500,000

**Gender** Male  
**Age** 35 Years Old  
**Health Class** Preferred Best Non-Tobacco

**Agent Name** Allen Astin  
**Agent Phone Number** 877-315-5967

## Carrier & Products

### 20 Year - \$500,000

| Carrier | Product / Health Class | Calc Age | Total Premium (Monthly) |
|---------|------------------------|----------|-------------------------|
|---------|------------------------|----------|-------------------------|

#### Genworth Life and Annuity Insurance Company

AM Best A  
S&P A

Colony Term UL 20 (guar 20) Monthly  
Preferred Best No Nicotine Use

NOTE: Change mode for non-monthly premiums. Premiums shown are approximate for coverage for 20 years. Company software provides exact premiums. Premiums to continue coverage are much higher.

Nearest Age 35 \$22.80

#### Genworth Life Insurance Company

AM Best A  
S&P A

Colony Term UL 20 (guar 20) Monthly  
Preferred Best No Nicotine Use

NOTE: Change mode for non-monthly premiums. Premiums shown are approximate for coverage for 20 years. Company software provides exact premiums. Premiums to continue coverage are much higher.

Nearest Age 35 \$22.80

#### American General Life Companies

AM Best A  
S&P A+

AG Select-A-Term (20 yrs)  
Preferred Plus Nontobacco

NOTE: Rates Effective 11/16/2009

Nearest Age 35 \$23.98

#### North American Company for Life and Health Insurance

AM Best A+  
S&P A+

ADDvantage 20 (guar 20)  
Super Preferred Non-Tobacco

NOTE: Rates effective August 13, 2009

Nearest Age 35 \$24.94

#### Minnesota Life

AM Best A+  
S&P AA-

Advantage Elite Term 20  
Preferred Select Non-Tobacco

NOTE: Rates Effective 9/2008

Nearest Age 35 \$25.08

#### ING ReliaStar Life Insurance Company

AM Best A  
S&P 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 10/2/10.

Nearest Age 35 \$25.20

**Hartford**

AM Best A

S&P A

Hartford Bicentennial Term 10,15,20,30 (20 yrs)

Preferred Best Non-Nicotine

NOTE: Effective 2/16/ 2009 This quote is for general information only. To obtain a quote for a client with the proper Hartford Ins Co name, please contact The Hartford. Min. premium is \$50/\$15 for monthly.

Nearest Age 35 \$26.10

**Transamerica Life Insurance Co**

AM Best A+

S&P AA-

Trendsetter Super (20 yrs)

Preferred Plus

NOTE: rates effective 01/21/2011

Nearest Age 35 \$27.13

**Aviva Life and Annuity Company**

AM Best A

S&P AA-

20 Year Term 01/2010

Premier Non-Tobacco

NOTE: Rates effective 1/25/2010

Nearest Age 35 \$28.04

**General Information**

Client Name Sample Client

Gender Male

Agent Name Allen Astin

State TX

Age 35 Years Old

Agent Phone Number 877-315-5967

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 (PPGA)**

AM Best A+

S&amp;P AA-

Protective Secure-T (20 yrs)

Select Preferred

NOTE: After initial term period the Secondary Guarantee with higher level premiums are guaranteed to Age 121. Premium is approximate and subject to verification by insurance carrier.

Nearest Age 35 \$29.12

**West Coast Life**

AM Best A+

S&amp;P AA-

Secure T (20 yrs)

Super Preferred

NOTE: Rates Effective 6/1/2010 After initial term period the Secondary Guarantee with higher level premiums are guaranteed to Age 121. Premium is approximate and subject to verification by insurance carrier

Nearest Age 35 \$29.12

**Lincoln Benefit Life**

AM Best A+

S&amp;P AA-

TrueTerm 20 (guar 20)

Preferred Elite

NOTE: Rates effective 4/12/10

Actual Age 35 \$32.81

**RBC Insurance**

AM Best A

S&amp;P NR

RBC Level Term 20 (guar 20)

Preferred Plus Nontobacco

NOTE: Effective date 12/5/2008

Nearest Age 35 \$33.81

**Prudential Financial**

AM Best A+

S&amp;P AA-

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 1/3/11.

Actual Age 35 \$36.90

**American National**

AM Best A

S&amp;P A+

ANICO Select Term without ROP (20 yrs)

Preferred Plus Nicotine Non-User

NOTE: ANICO Select Term is a level premium term with guaranteed level premiums for the initial term period of 10, 15, 20, or 30 years. An optional ROP rider may be added at issue on qualifying plans.

Actual Age 35 \$37.20

**Lincoln National Life Insurance Company**

AM Best                      A+  
S&P

AA-

LifeElements (20 yrs) 2010

Preferred Plus

NOTE: If coverage is continued beyond level term period there is a one-time, automatic and significant decrease in death benefit -Flat extras above \$5/1000 are not permitted in combination w/table ratings

Nearest Age 35 \$37.83

**Prudential Financial**

AM Best                      A+  
S&P

AA-

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 1/3/11.

Actual Age 35 \$41.40

**Assurity Life Insurance Company**

AM Best                      A-  
S&P

NR

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 \$44.00

**General Information****Client Name** Sample Client**Gender** Male**Agent Name** Allen Astin**State** TX**Age** 35 Years Old**Agent Phone Number** 877-315-5967**Amount** \$500,000**Health Class** Preferred Best Non-Tobacco**Carrier & Products****20 Year - \$500,000**

| <b>Carrier</b> | <b>Product / Health Class</b> | <b>Calc Age</b> | <b>Total Premium (Monthly)</b> |
|----------------|-------------------------------|-----------------|--------------------------------|
|----------------|-------------------------------|-----------------|--------------------------------|

**American General Life Companies**

AM Best A

S&amp;P A+

AG ROP Select-a-Term (20 yrs)

Preferred Plus Nontobacco

NOTE: Rates Effective April 24th, 2010

Nearest Age 35 \$99.54