

General Information

Client Name Sample Client

Gender Male

Agent Name Allen Astin

State TX

Age 55 Years Old

Agent Phone Number 877-315-5967

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)
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Protective Life (PPGA)

AM Best A+

S&P AA-

Protective Secure-T (20 yrs)
Non-Tobacco

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 55 \$489.52

West Coast Life

AM Best A+

S&P AA-

Secure T (20 yrs)

Standard Nontobacco

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 55 \$489.52

AXA Equitable

AM Best A+

S&P AA

Level Term Series 151X (20 yrs)

Standard Non-Tobacco User

Nearest Age 55 \$504.90

American General Life Companies

AM Best A

S&P A+

AG Select-A-Term (20 yrs)

Standard Nontobacco

NOTE: Rates Effective 11/16/2009

Nearest Age 55 \$506.10

ING ReliaStar Life Insurance Company

AM Best A

S&P A+

ING TermSmart 20 (guar 20)

Standard Nonsmoker

NOTE: Substandard premiums are not exact. Please utilize ING's proprietary software, ING Presents. Rates effective 10/2/10.

Nearest Age 55 \$509.95

Lincoln National Life Insurance Company

AM Best A+

S&P AA-

LifeElements (20 yrs) 2010

Standard Non-Smoker

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 55 \$519.32

Transamerica Life Insurance Co

AM Best A+

S&P AA-

Trendsetter Super (20 yrs)

Standard Nonsmoker

NOTE: rates effective 01/21/2011

Nearest Age 55 \$524.13

Hartford

AM Best A

S&P A

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

Standard 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 55 \$540.00

MetLife

AM Best A+

S&P AA-

GLT (20 yrs)

Standard Nonsmoker

NOTE: WOP rates are the Non-Convertible Disability Waiver of Premium (DW)

Nearest Age 55 \$550.71

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Agent Phone Number 877-315-5967

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)
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Genworth Life and Annuity Insurance Company

AM Best A

S&P A

Colony Term UL 20 (guar 20) Monthly

Standard 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 55 \$551.10

Genworth Life Insurance Company

AM Best A

S&P A

Colony Term UL 20 (guar 20) Monthly

Standard 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 55 \$551.10

Prudential Financial

AM Best A+

S&P AA-

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 1/3/11.

Actual Age 55 \$558.45

North American Company for Life and Health Insurance

AM Best A+

S&P A+

ADDvantage 20 (guar 20)

Standard Non-Tobacco

NOTE: Rates effective August 13, 2009

Nearest Age 55 \$563.94

Minnesota Life

AM Best A+

S&P AA-

Advantage Elite Term 20

Standard Non-Tobacco

NOTE: Rates Effective 9/2008

Nearest Age 55 \$575.52

Lincoln Benefit Life

AM Best A+

S&P AA-

TrueTerm 20 (guar 20)

Standard No-Tobacco

NOTE: Rates effective 4/12/10

Actual Age 55 \$600.25

Prudential Financial

AM Best A+
S&P

AA-

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 1/3/11.

Actual Age 55 \$603.45

RBC Insurance

AM Best A
S&P

NR

RBC Level Term 20 (guar 20)

Standard Nontobacco

NOTE: Effective date 12/5/2008

Nearest Age 55 \$612.04

Aviva Life and Annuity Company

AM Best A
S&P

AA-

20 Year Term 01/2010

Non-Tobacco

NOTE: Rates effective 1/25/2010

Nearest Age 55 \$613.66

General Information**Client Name** Sample Client**Gender** Male**Agent Name** Allen Astin**State** TX**Age** 55 Years Old**Agent Phone Number** 877-315-5967**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)
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Assurity Life Insurance Company

AM Best A-

S&P NR

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

American National

AM Best A

S&P A+

ANICO Select Term without ROP (20 yrs)

Standard 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 55 \$636.59

John Hancock

AM Best A+

S&P AA+

John Hancock Term 20 (guar 20)

Non-Smoker

NOTE: Rates Effective February 1, 2010

Nearest Age 55 \$655.13

American General Life Companies

AM Best A

S&P A+

AG ROP Select-a-Term (20 yrs)

Standard Nontobacco

NOTE: Rates Effective April 24th, 2010

Nearest Age 55 \$1,581.03