

## General Information

Client Name Sample Client

Gender Male

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) |
|--|---|----------------|-------------------------|
| <b>Protective Life</b><br>AM Best A+   | Protective Secure-T (20 yrs)<br>Select Preferred<br>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 | \$22.87                 |
| <b>American National</b><br>AM Best A  | ANICO Signature Term (20 yrs)<br>Preferred Plus Nicotine Non-User<br>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 | \$24.62                 |
| <b>North American Company for Life and Health Insurance</b><br>AM Best A+        | ADDvantage 20 (guar 20)<br>Super Preferred Non-Tobacco<br>NOTE: Rates effective March 14, 2011. <b>NACOLAH substandard quotes have been disabled in our system per carrier request. Please use company software to run these quotes.</b>                    | Nearest Age 35 | \$25.38                 |
| <b>Ameritas Life / Ameritas Life of NY</b><br>AM Best A                          | Keystone Term 20 (guar 20)<br>Preferred Plus Non-Tobacco<br>NOTE: Rates effective 2/26/07   | Nearest Age 35 | \$25.80                 |
| <b>ING ReliaStar Life Ins Co</b><br>AM Best A                                    | ING TermSmart 20 (guar 20)<br>Super Preferred Nonsmoker<br>NOTE: <b>Substandard premiums are not exact. Please utilize ING's proprietary software, ING Presents.</b> Rates effective 04/16/2012.  | Nearest Age 35 | \$25.81                 |
| <b>American General Life Companies - All states except NY (AGL)</b><br>AM Best A | AG Select-A-Term (20 yrs)<br>Preferred Plus Nontobacco<br>NOTE: Face amounts above \$5 million are not available with WOP Rider.  | Nearest Age 35 | \$26.01                 |
| <b>Principal National Life Insurance Company</b><br>AM Best A+                   | Term Insurance (20 yrs)<br>Super Preferred Non Tobacco<br>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 | \$26.25                 |
| <b>Transamerica Life Insurance Co.</b><br>AM Best A+                             | Trendsetter Super (20 yrs)<br>Preferred Plus<br>NOTE: Rates effective 06/18/2012  | Nearest Age 35 | \$26.69                 |

## General Information

|                                  |  |
|----------------------------------|--|
| <b>Client Name</b> Sample Client | <b>Gender</b> Male                             |
| <b>State</b> TX                  | <b>Age</b> 35 Years Old                        |
| <b>Amount</b> \$500,000          | <b>Health Class</b> Preferred Best Non-Tobacco |

## Carrier & Products

### 20 Year - \$500,000

| Carrier   | Product / Health Class  | Calc Age       | Total Premium (Monthly) |
|---|---|----------------|-------------------------|
| <b>Aviva Life and Annuity Company</b><br>AM Best A              | 20 Year Term 01/2010<br>Premier Non-Tobacco<br>NOTE: Rates effective 1/25/2010  | Nearest Age 35 | \$28.04                 |
| <b>Minnesota Life</b><br>AM Best A+                             | Advantage Term Elite Select (20 yrs)<br>Preferred Select Non-Tobacco<br>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 | \$28.16                 |
| <b>Genworth Life and Annuity Insurance Company</b><br>AM Best A | Colony Term (20 yrs)<br>Preferred Best No Nicotine Use<br>NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  | Nearest Age 35 | \$28.44                 |
| <b>Genworth Life Insurance Company</b><br>AM Best A             | Colony Term (20 yrs)<br>Preferred Best No Nicotine Use<br>NOTE: Premiums shown are for coverage for 20 years. Premiums to continue coverage are much higher.  | Nearest Age 35 | \$28.44                 |
| <b>Lincoln National Life Insurance Company</b><br>AM Best A+    | LifeElements (20 yrs) 2012<br>Preferred Plus NonTobacco<br>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 | \$32.04                 |
| <b>Lincoln Benefit Life</b><br>AM Best A+                       | TrueTerm 2012 (20 yrs)<br>Preferred Elite<br>NOTE: Effective 9/10/2012  | Actual Age 35  | \$32.81                 |
| <b>Transamerica Life Insurance Co.</b><br>AM Best A+            | Trendsetter Express (20 yrs)<br>Preferred Plus<br>NOTE: Rates effective 06/18/2012  | Actual Age 35  | \$34.56                 |
| <b>Prudential Financial</b><br>AM Best A+                       | Term Essential 20 (guar 20)<br>Preferred Best Non Smoker<br>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  | \$35.10                 |

