

## General Information

Client Name John Sample

Gender Male

State AR

Age 37 Years Old

Amount \$500,000

Health Class Preferred Best Non-Tobacco

## Carrier & Products

### 30 Year - \$500,000

Carrier	Product / Health Class	Calc Age	Total Premium (Monthly)
<b>Banner Life</b> AM Best A+ S&P A+	OPTerm 30 (guar 30) Preferred Plus Non-Tobacco  NOTE: Rates effective 10/11/2010 include a valuable benefit absolutely free; MediGuide Medical 2nd Opinion (not available in all states). Print the Product Disclosure for benefit details.	Nearest Age 37	\$44.19
<b>Genworth Life Insurance Company</b> AM Best A S&P A	Colony Term UL 30 (guar 30) Monthly Preferred Best No Nicotine Use  NOTE: Change mode for non-monthly premiums. Premiums shown are approximate for coverage for 30 years. Company software provides exact premiums. Premiums to continue coverage are much higher.	Nearest Age 37	\$45.27
<b>American General Life Companies</b> AM Best A S&P A+	AG Select-A-Term (30 yrs) Preferred Plus Nontobacco  NOTE: Rates Effective 11/16/2009	Nearest Age 37	\$46.29
<b>Transamerica Life Insurance Co</b> AM Best A+ S&P AA-	Trendsetter Super (30 yrs) Preferred Plus  NOTE: Rates effective September 1, 2009	Nearest Age 37	\$46.38
<b>Prudential Financial</b> AM Best A+ S&P AA-	Term Essential 30 (guar 30) 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 6/14/10.	Actual Age 37	\$52.20
<b>Union Central/Ameritas Life/First Ameritas Life</b> AM Best A S&P A+	Keystone Term 30 (guar 30) Preferred Plus Non-Tobacco  NOTE: Rates effective 2/26/07	Nearest Age 37	\$58.05
<b>Lincoln National Life Insurance Company</b> AM Best A+ S&P AA-	LifeElements (30 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 37	\$60.52
<b>American General Life Companies</b> AM Best A S&P A+	AG ROP Select-a-Term (30 yrs) Preferred Plus Nontobacco  NOTE: Rates Effective April 24th, 2010	Nearest Age 37	\$87.05