

## 10 Years - \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Banner Life</b> OPTerm	A+	45	Preferred Non-Tobacco	\$48.33	\$147.85	\$290.01	\$568.64
<b>Symetra Life Insurance Company</b> SwiftTerm Instant Issue Available	A	45	Preferred Non-Nicotine	\$48.34	\$145.02	\$290.04	\$568.70
<b>Corebridge Financial (American General - all states except NY)</b> Select-a-Term	A	45	Preferred Non-Tobacco	\$48.06	\$150.73	\$295.78	\$568.80
<b>Pacific Life Insurance Company - Lynchburg</b> Promise Term	A+	45	Preferred Non Tobacco	\$48.41	\$148.07	\$290.44	\$569.49
<b>Principal National Life Insurance Company</b> Term - Non Convertible	A+	45	Preferred Non-Tobacco	\$48.98	\$149.49	\$291.87	\$569.50
<b>Protective Life</b> Protective Classic Choice Term	A+	45	Preferred	\$49.21	\$156.32	\$301.06	\$578.96
<b>Lincoln National Life Insurance Company</b> Lincoln LifeElements Level Term 2019 (eTicket-LincXpress)	A	45	Preferred NonTobacco	\$51.44	\$156.72	\$308.05	\$598.15
<b>Prudential Financial</b> Term Essential Worksheet	A+	45	Preferred Non-Smoker	\$54.69	\$162.50	\$318.75	\$625.00
<b>Nationwide</b> Nationwide Guaranteed Level Term - Brokerage	A+	45	Preferred Non-Tobacco	\$55.56	\$167.01	\$325.76	\$635.00
<b>Principal National Life Insurance Company</b> Term - Convertible with Conversion Extension Rider	A+	45	Preferred Non-Tobacco	\$55.36	\$168.97	\$329.89	\$643.68

## 20 Years - \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Banner Life</b> OPTerm	A+	45	Preferred Non-Tobacco	\$76.67	\$234.53	\$460.05	\$902.05
<b>Protective Life</b> Protective Classic Choice Term	A+	45	Preferred	\$76.68	\$243.58	\$469.12	\$902.16
<b>Symetra Life Insurance Company</b> SwiftTerm Instant Issue Available	A	45	Preferred Non-Nicotine	\$76.69	\$230.06	\$460.12	\$902.19
<b>Corebridge Financial (American General - all states except NY)</b> Select-a-Term	A	45	Preferred Non-Tobacco	\$76.25	\$239.14	\$469.25	\$902.40

## 20 Years - \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Principal National Life Insurance Company</b> Term - Non Convertible	A+	45	Preferred Non-Tobacco	\$77.73	\$237.25	\$463.21	\$903.82
<b>Pacific Life Insurance Company - Lynchburg</b> Promise Term	A+	45	Preferred Non Tobacco	\$77.18	\$236.07	\$463.05	\$907.95
<b>Lincoln National Life Insurance Company</b> Lincoln LifeElements Level Term 2019 (eTicket-LincXpress)	A	45	Preferred NonTobacco	\$82.12	\$250.19	\$491.79	\$954.94
<b>Prudential Financial</b> Term Essential Worksheet	A+	45	Preferred Non-Smoker	\$83.57	\$248.30	\$487.05	\$955.00
<b>Symetra Life Insurance Company</b> SwiftTerm with Conversion Enhancement Rider	A	45	Preferred Non-Nicotine	\$81.67	\$245.01	\$490.01	\$960.81
<b>Nationwide</b> Nationwide Guaranteed Level Term - Brokerage	A+	45	Preferred Non-Tobacco	\$86.19	\$259.06	\$505.31	\$985.00

## 30 Years - \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Banner Life</b> OPTerm	A+	45	Preferred Non-Tobacco	\$129.92	\$397.42	\$779.55	\$1,528.52
<b>Protective Life</b> Protective Classic Choice Term	A+	45	Preferred	\$129.93	\$412.73	\$794.89	\$1,528.63
<b>Symetra Life Insurance Company</b> SwiftTerm Instant Issue Available	A	45	Preferred Non-Nicotine	\$129.94	\$389.81	\$779.62	\$1,528.66
<b>Corebridge Financial (American General - all states except NY)</b> Select-a-Term	A	45	Preferred Non-Tobacco	\$129.18	\$405.11	\$794.92	\$1,528.70
<b>Pacific Life Insurance Company - Lynchburg</b> Promise Term	A+	45	Preferred Non Tobacco	\$130.74	\$399.92	\$784.46	\$1,538.15
<b>Symetra Life Insurance Company</b> SwiftTerm with Conversion Enhancement Rider	A	45	Preferred Non-Nicotine	\$134.91	\$404.74	\$809.48	\$1,587.22
<b>Lincoln National Life Insurance Company</b> Lincoln LifeElements Level Term 2019 (eTicket-LincXpress)	A	45	Preferred NonTobacco	\$137.99	\$420.39	\$826.33	\$1,604.53
<b>Principal National Life Insurance Company</b> Term - Non Convertible	A+	45	Preferred Non-Tobacco	\$138.89	\$423.92	\$827.66	\$1,614.95

## 30 Years - \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Nationwide</b> Nationwide Guaranteed Level Term - Brokerage	A+	45	Preferred Non-Tobacco	\$144.81	\$435.27	\$849.02	\$1,655.00
<b>Protective Life</b> Protective Classic Choice Term with CER	A+	45	Preferred	\$148.63	\$472.13	\$909.29	\$1,748.63

## 40 Years - \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Health Class	Monthly	Quarterly	Semi-Annual	Annual
<b>Banner Life</b> OPTerm	A+	45	Preferred Non-Tobacco	\$324.25	\$991.84	\$1,945.53	\$3,814.76
<b>Protective Life</b> Protective Classic Choice Term	A+	45	Preferred	\$324.26	\$1,030.01	\$1,983.73	\$3,814.87
<b>Protective Life</b> Protective Classic Choice Term with CER	A+	45	Preferred	\$342.96	\$1,089.41	\$2,098.13	\$4,034.87