2013 Term Life Insurance Report

Brokers Alliance March Madness

The most comprehensive product comparison spreadsheet in the industry

Report Sponsored by:

BROKERS ALLIANCE

16930 E Palisades Blvd #100 Fountain Hills AZ 85268

2013
Term Life Insurance Report
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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Slct Pfd	$585.25	Pfd	$770.26	Pfd	$770.26	Non-Tobacco	$1,255.27
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$605.00	Pfd NonTob	$795.00	Pfd NonTob	$795.00	Std+ NonTob	$1,055.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$605.00	Pref NT	$795.00	Pref NT	$795.00	Super StndNT	$1,045.00
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$610.00	Pfd NT	$790.00	Pfd NT	$790.00	Std NT	$1,310.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Elite	$615.00	Pfd NonTob	$795.00	Pfd NonTob	$795.00	Std+ NonTob	$1,065.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$619.00	Pfd NonSmkr	$799.00	Pfd NonSmkr	$799.00	Std+ NonSmkr	$909.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$620.00	Pfd NoNic	$800.00	Pfd NoNic	$800.00	StdPlusNoNic	$1,070.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$630.00	Pfd NonSmkr	$850.00	Pfd NonSmkr	$850.00	Standard Plus	$1,280.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$630.00	Pref Plus+ NonNic	$830.00	Pfd NonNic	$1,180.00	Std NonNic	$1,520.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$635.00	Sel Plus	$855.00	Sel Plus	$855.00	Sel	$1,175.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$645.00	Preferred	$845.00	Preferred	$845.00	NonTobacco	$1,455.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Super Pfd NT	$645.00	Preferred NT	$845.00	Preferred NT	$845.00	Standard NT	$1,455.00
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$655.00	Prf Non	$885.00	Prf Non	$885.00	Non Smk Pls	$1,425.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Plus	$670.00	Preferred	$860.00	Preferred	$860.00	Select NonTobacco	$1,230.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$694.00	Pref. NT	$944.00	Pref. NT	$944.00	Std. Plus	$1,364.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$695.00	Pref NT	$885.00	Pref NT	$885.00	Std Plus	$1,175.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$705.00	Pfd NonTob	$945.00	Pfd NonTob	$945.00	Non-Tob Plus	$1,325.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$705.00	Prf Non	$955.00	Prf Non	$955.00	Non Smk Pls	$1,535.00

The quoted product is a Term UL product. Actual premiums may vary.

This quote information and premium comparison is for reference only and is intended to supplement the standard illustration provided by each insurance company, if applicable. Premium includes policy fee. The premiums in bold are current premiums that are guaranteed for the product's guarantee period, and the italicized premiums are the maximum premiums charged after the guarantee period. All other values are not guaranteed. All values and information are believed to be accurate. However accuracy cannot be assured. Refer to each carrier's complete illustration or rate card for exact quotations. A ' * ' indicates that NAIC-compliant illustration software is available. After initial level premium period ultimate rates are shown. Reports containing non-guaranteed values are supplemental life insurance illustrations that are not valid unless preceeded or accompanied by a Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Before submitting business with a company, you must be appointed with the company and a licensed agent in the state that you are soliciting business. FOR AGENT USE ONLY. Prepared on 3/19/2013 By David Racich.

VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	SuperPfd	$710.00	PfdNoTob	$880.00	PfdNoTob	$880.00	SelectNoTob	$1,090.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Premier NT	$715.00	Preferred NT	$955.00	Preferred NT	$955.00	Standard Plus NT	$1,385.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$720.00	Pfd NoNic	$910.00	Pfd NoNic	$910.00	Selct NoNic	$1,330.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$720.00	Pfd NoNic	$910.00	Pfd NoNic	$910.00	Selct NoNic	$1,330.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$726.15	Pfd NonTob	$973.35	Pfd NonTob	$973.35	Non-Tob Plus	$1,364.75
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$735.00	Pfd NonSmkr	$945.00	Pfd NonSmkr	$945.00	Std NonSmkr	$1,595.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Super Pfd	$750.00	Pfd NonSmkr	$910.00	Pfd NonSmkr	$910.00	Std Pls NonSmkr	$1,280.00
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$755.00	Pfd NonTob	$935.00	Pfd NonTob	$935.00	Std Slct	$1,345.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Elite	$790.00	Pfd Plus	$1,080.00	Pfd	$1,530.00	Non Tob	$1,840.00
Pacific 10* AMB:A+(2),S&P:A+(5),Com:89	45	Super Pfd	$800.00	Pfd+ NonSmkr	$1,070.00	Pfd NonSmkr	$1,570.00	Std Nonsmoker	$1,760.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Plus NonTob	$852.50	Pfd NonTob	$882.50	Pfd NonTob	$882.50	Std Plus NonTob	$1,332.50
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$875.00	Pfd NonTob	$1,045.00	Pfd NonTob	$1,045.00	Std+ NonTob	$1,325.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Slct Pfd	$875.28	Pfd	$1,045.26	Pfd	$1,045.26	Non-Tobacco	$1,695.28
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$880.00	Pfd NT	$1,020.00	Pfd NT	$1,020.00	Std Plus NT	$1,190.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$885.00	Preferred	$1,105.00	Preferred	$1,105.00	NonTobacco	$1,695.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$885.00	Sel Plus	$1,095.00	Sel Plus	$1,095.00	Sel	$1,535.00
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$885.00	Pref NT	$1,075.00	Pref NT	$1,075.00	Super StndNT	$1,475.00
NorthAmer ADDvantage 15 (3-11)	45	Super Pfd NT	$885.00	Preferred NT	$1,105.00	Preferred NT	$1,105.00	Standard NT	$1,695.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:92									
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$890.00	Pfd NT	$1,050.00	Pfd NT	$1,050.00	Std NT	$1,880.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$890.00	Pfd NoNic	$1,080.00	Pfd NoNic	$1,080.00	StdPlusNoNic	$1,330.00
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Elite	$895.00	Pfd NonTob	$1,085.00	Pfd NonTob	$1,085.00	Std+ NonTob	$1,535.00
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$920.00	Preferred	$1,290.00	Preferred	$1,290.00	NonTobacco	$2,110.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$924.00	Pref. NT	$1,084.00	Pref. NT	$1,084.00	Std. Plus	$1,534.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$929.00	Pfd NonSmkr	$1,139.00	Pfd NonSmkr	$1,139.00	Std+ NonSmkr	$1,329.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$940.00	Pref Plus+ NonNic	$1,170.00	Pfd NonNic	$1,560.00	Std NonNic	$2,050.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	SuperPfd	$940.00	PfdNoTob	$1,120.00	PfdNoTob	$1,120.00	SelectNoTob	$1,370.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$945.00	Pfd NonTob	$1,135.00	Pfd NonTob	$1,135.00	Non-Tob Plus	$1,715.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$945.00	Pref NT	$1,205.00	Pref NT	$1,205.00	Std Plus	$1,505.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$973.35	Pfd NonTob	$1,169.05	Pfd NonTob	$1,169.05	Non-Tob Plus	$1,766.45
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$985.00	Prf Non	$1,145.00	Prf Non	$1,145.00	Non Smk Pls	$1,665.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$1,010.00	Pfd NoNic	$1,210.00	Pfd NoNic	$1,210.00	Selct NoNic	$1,500.00
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$1,010.00	Pfd NoNic	$1,210.00	Pfd NoNic	$1,210.00	Selct NoNic	$1,500.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$1,010.00	Pfd NonSmkr	$1,200.00	Pfd NonSmkr	$1,200.00	Standard Plus	$1,560.00
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$1,055.00	Pfd NonSmkr	$1,215.00	Pfd NonSmkr	$1,215.00	Std NonSmkr	$2,205.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$1,060.00	Pfd NT	$1,230.00	Pfd NT	$1,230.00	Std Plus NT	$1,430.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$1,065.00	Prf Non	$1,235.00	Prf Non	$1,235.00	Non Smk Pls	$1,795.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Jackson Natl Protector 10* **AMB:A+(2),S&P:AA(3),Com:94**	45	Pfd+	$1,070.00	Pfd NonTob	$1,310.00	Pfd NonTob	$1,310.00	Std NonTob	$1,850.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Plus	$1,090.00	Preferred	$1,310.00	Preferred	$1,310.00	Select NonTobacco	$1,740.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Super Pfd	$1,090.00	Pfd NonSmkr	$1,300.00	Pfd NonSmkr	$1,300.00	Std Pls NonSmkr	$1,790.00
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$1,095.00	Pfd NonTob	$1,345.00	Pfd NonTob	$1,345.00	Std Slct	$1,755.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	45	Premier NT	$1,129.00	Premier NT	$1,129.00	Preferred NT	$1,619.00	Preferred NT	$1,619.00
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Plus NonTob	$1,132.50	Pfd NonTob	$1,172.50	Pfd NonTob	$1,172.50	Std Plus NonTob	$1,792.50
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd+	$1,140.00	Pfd NonTob	$1,390.00	Pfd NonTob	$1,390.00	Std NonTob	$2,200.00
Banner OPTerm 20 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$1,155.00	Pfd NonTob	$1,415.00	Pfd NonTob	$1,415.00	Std+ NonTob	$1,955.00
John Hancock Term 15 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Super Pfd	$1,160.00	Pfd NonSmkr	$1,390.00	Pfd NonSmkr	$1,390.00	Std Pls NonSmkr	$1,910.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$1,160.00	Pfd NT	$1,380.00	Pfd NT	$1,380.00	Std NT	$2,230.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Slct Pfd	$1,160.34	Pfd	$1,380.35	Pfd	$1,380.35	Non-Tobacco	$2,265.36
AG Select-A-Term 20 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$1,164.00	Pref. NT	$1,384.00	Pref. NT	$1,384.00	Std. Plus	$1,964.00
NorthAmer ADDvantage 20 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Super Pfd NT	$1,165.00	Preferred NT	$1,445.00	Preferred NT	$1,445.00	Standard NT	$2,265.00
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$1,165.00	Preferred	$1,445.00	Preferred	$1,445.00	NonTobacco	$2,265.00
Principal National Life 20 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$1,165.00	Pref NT	$1,415.00	Pref NT	$1,415.00	Super StndNT	$1,955.00
American National Signature Term 20* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$1,170.00	Pfd NoNic	$1,420.00	Pfd NoNic	$1,420.00	StdPlusNoNic	$1,960.00
Cincinnati Life LifeHorizons Termsetter 20* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$1,185.00	Sel Plus	$1,445.00	Sel Plus	$1,445.00	Sel	$1,995.00

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Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
MetLife Investors GLT 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$1,199.00	Pfd NonSmkr	$1,459.00	Pfd NonSmkr	$1,459.00	Std+ NonSmkr	$1,829.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Elite	$1,200.00	Pfd Plus	$1,430.00	Pfd	$1,850.00	Non Tob	$2,340.00
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Elite	$1,205.00	Pfd NonTob	$1,425.00	Pfd NonTob	$1,425.00	Std+ NonTob	$2,005.00
Transmerica Trendsetter Super 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$1,210.00	Pfd NonSmkr	$1,460.00	Pfd NonSmkr	$1,460.00	Standard Plus	$2,000.00
Hartford Bicentennial 20 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$1,220.00	Pref Plus+ NonNic	$1,440.00	Pfd NonNic	$2,050.00	Std NonNic	$2,370.00
(ING) ReliaStar TermSmart 20 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	SuperPfd	$1,230.00	PfdNoTob	$1,490.00	PfdNoTob	$1,490.00	SelectNoTob	$2,020.00
Columbus Life Nautical 20* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$1,250.00	Pfd NT	$1,470.00	Pfd NT	$1,470.00	Std Plus NT	$1,690.00
Minnesota Life Advantage Elite Select 20* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$1,285.00	Pfd NonTob	$1,485.00	Pfd NonTob	$1,485.00	Non-Tob Plus	$2,115.00
Symetra 20-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$1,285.00	Pref NT	$1,585.00	Pref NT	$1,585.00	Std Plus	$2,035.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd+	$1,300.00	Pfd NonTob	$1,700.00	Pfd NonTob	$1,700.00	Std NonTob	$2,770.00
Pruco - Essential 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$1,305.00	Prf Non	$1,545.00	Prf Non	$1,545.00	Non Smk Pls	$2,135.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	45	Preferred+ NT	$1,320.00	Preferred NT	$1,570.00	Preferred NT	$1,570.00	Standard NT	$1,910.00
Minnesota Life Advantage Elite Select 20 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$1,323.55	Pfd NonTob	$1,529.55	Pfd NonTob	$1,529.55	Non-Tob Plus	$2,178.45
Security MTINY LT Protector 20* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$1,325.00	Pfd NonSmkr	$1,645.00	Pfd NonSmkr	$1,645.00	Std NonSmkr	$2,685.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$1,330.00	Pfd NoNic	$1,610.00	Pfd NoNic	$1,610.00	Selct NoNic	$2,230.00
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$1,330.00	Preferred	$1,620.00	Preferred	$1,620.00	NonTobacco	$2,520.00
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Plus	$1,330.00	Preferred	$1,550.00	Preferred	$1,550.00	Select NonTobacco	$2,190.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$1,330.00	Pfd NoNic	$1,610.00	Pfd NoNic	$1,610.00	Selct NoNic	$2,230.00

The quoted product is a Term UL product. Actual premiums may vary.

This quote information and premium comparison is for reference only and is intended to supplement the standard illustration provided by each insurance company, if applicable. Premium includes policy fee. The premiums in bold are current premiums that are guaranteed for the product's guarantee period, and the italicized premiums are the maximum premiums charged after the guarantee period. All other values are not guaranteed. All values and information are believed to be accurate. However accuracy cannot be assured. Refer to each carrier's complete illustration or rate card for exact quotations. A ' * ' indicates that NAIC-compliant illustration software is available. After initial level premium period ultimate rates are shown. Reports containing non-guaranteed values are supplemental life insurance illustrations that are not valid unless preceeded or accompanied by a Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Before submitting business with a company, you must be appointed with the company and a licensed agent in the state that you are soliciting business. FOR AGENT USE ONLY. Prepared on 3/19/2013 By David Racich.

VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$1,335.00	Pfd NonTob	$1,655.00	Pfd NonTob	$1,655.00	Std Slct	$2,105.00
Catholic Family CP-10 AMB:,S&P:,Com:	45	Preferred NT	$1,400.00	Preferred NT	$1,400.00	Preferred NT	$1,400.00	Non-Tobacco	$1,850.00
Pruco - Elite 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$1,405.00	Prf Non	$1,665.00	Prf Non	$1,665.00	Non Smk Pls	$2,305.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Elite	$1,420.00	Pfd Plus	$1,720.00	Pfd	$2,400.00	Non Tob	$2,820.00
Nationwide YourLife II 10* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd+ NonTob	$1,425.00	Pfd NonTob	$1,595.00	Pfd NonTob	$1,595.00	Standard NonTob	$2,045.00
John Hancock Term 20 (10-2011) **AMB:A+(2),S&P:AA-(4),Com:93**	45	Super Pfd	$1,430.00	Pfd NonSmkr	$1,680.00	Pfd NonSmkr	$1,680.00	Std Pls NonSmkr	$2,350.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Premier NT	$1,445.00	Preferred NT	$1,765.00	Preferred NT	$1,765.00	Standard Plus NT	$2,405.00
Pacific 20* AMB:A+(2),S&P:A+(5),Com:89	45	Super Pfd	$1,470.00	Pfd+ NonSmkr	$1,850.00	Pfd NonSmkr	$2,640.00	Std Nonsmoker	$3,130.00
Nrthwstn Mutal LvlTerm 20* AMB:A++(1),S&P:AA+(2),Com:100	45	Premier NT	$1,492.00	Premier NT	$1,492.00	Preferred NT	$1,879.00	Preferred NT	$1,879.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Plus NonTob	$1,492.50	Pfd NonTob	$1,542.50	Pfd NonTob	$1,542.50	Std Plus NonTob	$2,362.50
John Hancock Term 20 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Super Pfd	$1,520.00	Pfd NonSmkr	$1,790.00	Pfd NonSmkr	$1,790.00	Std Pls NonSmkr	$2,510.00
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	45	Preferred Best	$1,545.00	Preferred Non-Tobacco	$1,905.00	Preferred Non-Tobacco	$1,905.00	Non-Smoker Plus	$2,445.00
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	45	Preferred+ NT	$1,560.00	Preferred NT	$1,860.00	Preferred NT	$1,860.00	Standard NT	$2,430.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$1,580.00	Preferred	$1,900.00	Preferred	$1,900.00	NonTobacco	$3,260.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd+ NonTob	$1,615.00	Pfd NonTob	$1,905.00	Pfd NonTob	$1,905.00	Standard NonTob	$2,595.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Nationwide YourLife II 20* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd+ NonTob	$1,695.00	Pfd NonTob	$2,185.00	Pfd NonTob	$2,185.00	Standard NonTob	$3,115.00
Banner OPTerm 30 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$1,895.00	Pfd NonTob	$2,345.00	Pfd NonTob	$2,345.00	Std+ NonTob	$3,185.00
American National Signature Term 30* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$1,910.00	Pfd NoNic	$2,350.00	Pfd NoNic	$2,350.00	StdPlusNoNic	$3,140.00
Principal National Life 30 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$1,915.00	Pref NT	$2,385.00	Pref NT	$2,385.00	Super StndNT	$3,155.00
Hartford Bicentennial 30 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$1,930.00	Pref Plus+ NonNic	$2,510.00	Pfd NonNic	$3,520.00	Std NonNic	$4,040.00
Lincoln LifeElements 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$1,940.00	Pfd NT	$2,330.00	Pfd NT	$2,330.00	Std NT	$3,800.00
Assurity 350 Plus 20* AMB:A-(4),S&P:,Com:--	45	Preferred+ NT	$1,940.00	Preferred NT	$2,330.00	Preferred NT	$2,330.00	Standard NT	$3,100.00
Transmerica Trendsetter Super 30 (6-12)* AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$1,950.00	Pfd NonSmkr	$2,470.00	Pfd NonSmkr	$2,470.00	Standard Plus	$3,190.00
AG Select-A-Term 30 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$1,954.00	Pref. NT	$2,344.00	Pref. NT	$2,344.00	Std. Plus	$3,184.00
NorthAmer ADDvantage 30 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Super Pfd NT	$1,955.00	Preferred NT	$2,565.00	Preferred NT	$2,565.00	Standard NT	$3,835.00
Pruco - Essential 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$1,965.00	Prf Non	$2,485.00	Prf Non	$2,485.00	Non Smk Pls	$3,255.00
Cincinnati Life LifeHorizons Termsetter 30* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$1,965.00	Sel Plus	$2,465.00	Sel Plus	$2,465.00	Sel	$3,325.00
Protective Custom Choice 30 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Slct Pfd	$2,064.40	Pfd	$2,398.23	Pfd	$2,398.23	Non-Tobacco	$3,950.67
Pruco - Elite 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$2,125.00	Prf Non	$2,685.00	Prf Non	$2,685.00	Non Smk Pls	$3,515.00
Catholic Family CP-20 AMB:,S&P:,Com:	45	Preferred NT	$2,150.00	Preferred NT	$2,150.00	Preferred NT	$2,150.00	Non-Tobacco	$2,890.00
Columbus Life Nautical 30* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$2,150.00	Pfd NT	$2,590.00	Pfd NT	$2,590.00	Std Plus NT	$2,800.00
Minnesota Life Advantage Elite Select 30* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$2,155.00	Pfd NonTob	$2,615.00	Pfd NonTob	$2,615.00	Non-Tob Plus	$3,815.00
Aviva 30yr Term 01-2010*	45	Premier NT	$2,205.00	Preferred NT	$2,965.00	Preferred NT	$2,965.00	Standard Plus NT	$4,005.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A-(4),S&P:A-(7),Com:64									
Minnesota Life Advantage Elite Select 30 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$2,219.65	Pfd NonTob	$2,693.45	Pfd NonTob	$2,693.45	Non-Tob Plus	$3,929.45
Western Reserve Freedom Choice Term II 30* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Elite	$2,260.00	Pfd Plus	$2,850.00	Pfd	$3,860.00	Non Tob	$4,860.00
MetLife Investors GLT 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$2,369.00	Pfd NonSmkr	$2,519.00	Pfd NonSmkr	$2,519.00	Std+ NonSmkr	$2,969.00
Symetra 30-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$2,395.00	Pref NT	$2,805.00	Pref NT	$2,805.00	Std Plus	$3,605.00
Security MTINY LT Protector 30* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$2,465.00	Pfd NonSmkr	$2,775.00	Pfd NonSmkr	$2,775.00	Std NonSmkr	$4,805.00
United Omaha Term Life Answers 30 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Plus NonTob	$2,492.50	Pfd NonTob	$2,572.50	Pfd NonTob	$2,572.50	Std Plus NonTob	$4,012.50
Lincoln Benefit 30 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$2,605.00	Pfd NonTob	$3,395.00	Pfd NonTob	$3,395.00	Std Slct	$4,315.00
Ameritas Keystone 30/30* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Plus	$2,650.00	Preferred	$3,200.00	Preferred	$3,200.00	Select NonTobacco	$4,300.00
Nationwide YourLife II 30* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd+ NonTob	$2,925.00	Pfd NonTob	$3,255.00	Pfd NonTob	$3,255.00	Standard NonTob	$5,345.00
Assurity 350 Plus 30* AMB:A-(4),S&P:,Com:--	45	Preferred+ NT	$3,130.00	Preferred NT	$3,570.00	Preferred NT	$3,570.00	Standard NT	$4,600.00
Catholic Family CP-30 AMB:,S&P:,Com:	45	Preferred NT	$3,190.00	Preferred NT	$3,190.00	Preferred NT	$3,190.00	Non-Tobacco	$4,160.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Slct Pfd	$1,585.27	Pfd	$1,955.26	Pfd	$1,955.26	Non-Tobacco	$3,110.22
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Pfd Plus NT	$1,600.00	Pfd NT	$2,010.00	Pfd NT	$2,010.00	Std NT	$3,140.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Super PrefNT	$1,605.00	Pref NT	$1,995.00	Pref NT	$1,995.00	Super StndNT	$2,555.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Elite	$1,605.00	Pfd NonTob	$2,025.00	Pfd NonTob	$2,025.00	Std+ NonTob	$2,585.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd+ NonTob	$1,605.00	Pfd NonTob	$1,985.00	Pfd NonTob	$1,985.00	Std+ NonTob	$2,565.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$1,635.00	Preferred	$2,025.00	Preferred	$2,025.00	NonTobacco	$3,225.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	55	Super Pfd NT	$1,635.00	Preferred NT	$2,025.00	Preferred NT	$2,025.00	Standard NT	$3,225.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	55	Pfd+ NoNic	$1,640.00	Pfd NoNic	$2,010.00	Pfd NoNic	$2,010.00	StdPlusNoNic	$2,590.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	SuperPfd	$1,650.00	PfdNoTob	$2,050.00	PfdNoTob	$2,050.00	SelectNoTob	$2,600.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Preferred Plus	$1,670.00	Pfd NonSmkr	$2,120.00	Pfd NonSmkr	$2,120.00	Standard Plus	$2,910.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	55	SSel Plus	$1,675.00	Sel Plus	$2,085.00	Sel Plus	$2,085.00	Sel	$2,715.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Super Pref	$1,675.00	Pref NT	$2,275.00	Pref NT	$2,275.00	Std Plus	$2,965.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Elite NonSmkr	$1,679.00	Pfd NonSmkr	$2,009.00	Pfd NonSmkr	$2,009.00	Std+ NonSmkr	$2,179.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Best+ NonNic	$1,690.00	Pref Plus+ NonNic	$2,060.00	Pfd NonNic	$2,880.00	Std NonNic	$3,560.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$1,715.00	Pfd NonTob	$2,165.00	Pfd NonTob	$2,165.00	Non-Tob Plus	$3,185.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$1,766.45	Pfd NonTob	$2,229.95	Pfd NonTob	$2,229.95	Non-Tob Plus	$3,280.55
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Plus	$1,820.00	Preferred	$2,110.00	Preferred	$2,110.00	Select NonTobacco	$3,000.00
John Hancock Term 10 (10-2011)	55	Super Pfd	$1,830.00	Pfd NonSmkr	$2,210.00	Pfd NonSmkr	$2,210.00	Std Pls NonSmkr	$2,890.00

The quoted product is a Term UL product. Actual premiums may vary.

VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:AA-(4),Com:93 **AG Select-A-Term 10 (01-13)**	55	Pref. Plus	$1,864.00	Pref. NT	$2,314.00	Pref. NT	$2,314.00	Std. Plus	$3,214.00
AMB:A(3),S&P:A+(5),Com:83 **Security MTlNY LT Protector 10***	55	Pfd+ NonSmkr	$1,865.00	Pfd NonSmkr	$2,225.00	Pfd NonSmkr	$2,225.00	Std NonSmkr	$3,875.00
AMB:A-(4),S&P:,Com:-- **GLAIC Colony Term 10 (10-12)**	55	PfdBstNoNic	$1,890.00	Pfd NoNic	$2,280.00	Pfd NoNic	$2,280.00	Selct NoNic	$3,230.00
AMB:A(3),S&P:A-(7),Com:75 **GLIC Colony Term 10 (10-12)**	55	PfdBstNoNic	$1,890.00	Pfd NoNic	$2,280.00	Pfd NoNic	$2,280.00	Selct NoNic	$3,230.00
AMB:A(3),S&P:A-(7),Com:75 **Lincoln Benefit 10 year TrueTerm (9-12)**	55	Pfd Elite	$1,895.00	Pfd NonTob	$2,405.00	Pfd NonTob	$2,405.00	Std Slct	$3,205.00
AMB:A+(2),S&P:A+(5),Com:86 **Pruco - Essential 10 (6-12)**	55	Prf Bst	$1,915.00	Prf Non	$2,385.00	Prf Non	$2,385.00	Non Smk Pls	$3,135.00
AMB:A+(2),S&P:AA-(4),Com:89 **Aviva 10yr Term 01-2010***	55	Premier NT	$1,935.00	Preferred NT	$2,395.00	Preferred NT	$2,395.00	Standard Plus NT	$3,305.00
AMB:A-(4),S&P:A-(7),Com:64 **Pacific 10***	55	Super Pfd	$1,990.00	Pfd+ NonSmkr	$2,450.00	Pfd NonSmkr	$3,700.00	Std Nonsmoker	$4,070.00
AMB:A+(2),S&P:A+(5),Com:89 **Pruco - Elite 10 (6-12)**	55	Prf Bst	$2,065.00	Prf Non	$2,575.00	Prf Non	$2,575.00	Non Smk Pls	$3,385.00
AMB:A+(2),S&P:AA-(4),Com:89 **Western Reserve Freedom Choice Term II 10***	55	Pfd Elite	$2,080.00	Pfd Plus	$2,520.00	Pfd	$3,440.00	Non Tob	$4,370.00
AMB:A+(2),S&P:AA-(4),Com:93 **NorthAmer ADDvantage 15 (3-11)**	55	Super Pfd NT	$2,095.00	Preferred NT	$2,865.00	Preferred NT	$2,865.00	Standard NT	$3,975.00
AMB:A+(2),S&P:A+(5),Com:92 **Midland Natl Prem15 CS4***	55	Pref Plus	$2,095.00	Preferred	$2,865.00	Preferred	$2,865.00	NonTobacco	$3,975.00
AMB:A+(2),S&P:A+(5),Com:92 **Protective Custom Choice 15 (12-12)* #**	55	Slct Pfd	$2,115.28	Pfd	$2,800.30	Pfd	$2,800.30	Non-Tobacco	$4,180.30
AMB:A+(2),S&P:AA-(4),Com:87 **United Omaha Term Life Answers 10 (11-1-2012)**	55	Pfd Plus NonTob	$2,152.50	Pfd NonTob	$2,222.50	Pfd NonTob	$2,222.50	Std Plus NonTob	$3,292.50
AMB:A+(2),S&P:A+(5),Com:91 **Banner OPTerm 15 (9-12)**	55	Pfd+ NonTob	$2,155.00	Pfd NonTob	$2,795.00	Pfd NonTob	$2,795.00	Std+ NonTob	$3,375.00
AMB:A+(2),S&P:AA-(4),Com:96 **Principal National Life 15 (03-12)***	55	Super PrefNT	$2,195.00	Pref NT	$2,845.00	Pref NT	$2,845.00	Super StndNT	$3,475.00
AMB:A+(2),S&P:A+(5),Com:93 **American National Signature Term 15***	55	Pfd+ NoNic	$2,200.00	Pfd NoNic	$2,850.00	Pfd NoNic	$2,850.00	StdPlusNoNic	$3,500.00
AMB:A(3),S&P:A(6),Com:80 **AXA Equitable 15-151***	55	Pfd Elite	$2,205.00	Pfd NonTob	$2,875.00	Pfd NonTob	$2,875.00	Std+ NonTob	$3,585.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:93									
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	55	Preferred Best	$2,205.00	Preferred Non-Tobacco	$2,715.00	Preferred Non-Tobacco	$2,715.00	Non-Smoker Plus	$3,535.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	55	SSel Plus	$2,225.00	Sel Plus	$2,865.00	Sel Plus	$2,865.00	Sel	$3,655.00
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd+	$2,230.00	Pfd NonTob	$2,770.00	Pfd NonTob	$2,770.00	Std NonTob	$4,080.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Pfd Plus NT	$2,230.00	Pfd NT	$2,790.00	Pfd NT	$2,790.00	Std NT	$4,200.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. Plus	$2,234.00	Pref. NT	$2,844.00	Pref. NT	$2,844.00	Std. Plus	$3,564.00
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	55	Super Pfd Plus	$2,260.00	Pfd NT	$2,530.00	Pfd NT	$2,530.00	Std Plus NT	$2,840.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	SuperPfd	$2,270.00	PfdNoTob	$2,880.00	PfdNoTob	$2,880.00	SelectNoTob	$3,410.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Super Pref	$2,275.00	Pref NT	$2,885.00	Pref NT	$2,885.00	Std Plus	$3,675.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$2,295.00	Prf Non	$2,925.00	Prf Non	$2,925.00	Non Smk Pls	$3,575.00
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$2,310.00	Preferred	$2,990.00	Preferred	$2,990.00	NonTobacco	$4,750.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$2,325.00	Pfd NonTob	$2,955.00	Pfd NonTob	$2,955.00	Non-Tob Plus	$4,115.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Best+ NonNic	$2,350.00	Pref Plus+ NonNic	$2,970.00	Pfd NonNic	$3,640.00	Std NonNic	$4,850.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Elite NonSmkr	$2,359.00	Pfd NonSmkr	$2,859.00	Pfd NonSmkr	$2,859.00	Std+ NonSmkr	$3,299.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$2,394.75	Pfd NonTob	$3,043.65	Pfd NonTob	$3,043.65	Non-Tob Plus	$4,238.45
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Preferred Plus	$2,410.00	Pfd NonSmkr	$2,930.00	Pfd NonSmkr	$2,930.00	Standard Plus	$3,660.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier NT	$2,465.00	Premier NT	$2,465.00	Preferred NT	$3,380.00	Preferred NT	$3,380.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$2,475.00	Prf Non	$3,155.00	Prf Non	$3,155.00	Non Smk Pls	$3,865.00
GLAIC Colony Term 15 (10-12)	55	PfdBstNoNic	$2,480.00	Pfd NoNic	$3,200.00	Pfd NoNic	$3,200.00	Selct NoNic	$3,950.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A(3),S&P:A-(7),Com:75 **GLIC Colony Term 15 (10-12)**	55	PfdBstNoNic	$2,480.00	Pfd NoNic	$3,200.00	Pfd NoNic	$3,200.00	Selct NoNic	$3,950.00
AMB:A(3),S&P:A-(7),Com:75 Security MTINY LT Protector 15*	55	Pfd+ NonSmkr	$2,485.00	Pfd NonSmkr	$3,295.00	Pfd NonSmkr	$3,295.00	Std NonSmkr	$5,275.00
AMB:A-(4),S&P:,Com:-- **Columbus Life Nautical 15***	55	Super Pfd Plus	$2,600.00	Pfd NT	$2,980.00	Pfd NT	$2,980.00	Std Plus NT	$3,500.00
AMB:A+(2),S&P:AA+(2),Com:97 **Lincoln Benefit 15 year TrueTerm (9-12)**	55	Pfd Elite	$2,615.00	Pfd NonTob	$3,595.00	Pfd NonTob	$3,595.00	Std Slct	$4,395.00
AMB:A+(2),S&P:A+(5),Com:86 **Assurity 350 Plus 10***	55	Preferred+ NT	$2,630.00	Preferred NT	$3,150.00	Preferred NT	$3,150.00	Standard NT	$4,030.00
AMB:A-(4),S&P:,Com:-- **Jackson Natl Protector 15***	55	Pfd+	$2,670.00	Pfd NonTob	$3,340.00	Pfd NonTob	$3,340.00	Std NonTob	$5,450.00
AMB:A+(2),S&P:AA(3),Com:94 **John Hancock Term 15 (10-2011)**	55	Super Pfd	$2,760.00	Pfd NonSmkr	$3,260.00	Pfd NonSmkr	$3,260.00	Std Pls NonSmkr	$4,060.00
AMB:A+(2),S&P:AA-(4),Com:93 **Western Reserve Freedom Choice Term II 15***	55	Pfd Elite	$2,790.00	Pfd Plus	$3,400.00	Pfd	$4,280.00	Non Tob	$5,560.00
AMB:A+(2),S&P:AA-(4),Com:93 **Ameritas Keystone 15***	55	Pfd Plus	$2,880.00	Preferred	$3,370.00	Preferred	$3,370.00	Select NonTobacco	$4,500.00
AMB:A(3),S&P:A+(5),Com:84 **Lincoln LifeElements 20 (2-13)**	55	Pfd Plus NT	$2,880.00	Pfd NT	$3,460.00	Pfd NT	$3,460.00	Std NT	$5,750.00
AMB:A+(2),S&P:AA-(4),Com:89 **Protective Custom Choice 20 (12-12)* #**	55	Slct Pfd	$2,885.33	Pfd	$3,465.37	Pfd	$3,465.37	Non-Tobacco	$5,715.24
AMB:A+(2),S&P:AA-(4),Com:87 **AXA Equitable 20-151***	55	Pfd Elite	$2,905.00	Pfd NonTob	$3,465.00	Pfd NonTob	$3,465.00	Std+ NonTob	$4,655.00
AMB:A+(2),S&P:A+(5),Com:93 **Banner OPTerm 20 (9-12)**	55	Pfd+ NonTob	$2,905.00	Pfd NonTob	$3,475.00	Pfd NonTob	$3,475.00	Std+ NonTob	$4,675.00
AMB:A+(2),S&P:AA-(4),Com:96 **American National Signature Term 20***	55	Pfd+ NoNic	$2,910.00	Pfd NoNic	$3,480.00	Pfd NoNic	$3,480.00	StdPlusNoNic	$4,670.00
AMB:A(3),S&P:A(6),Com:80 AG Select-A-Term 20 (01-13)	55	Pref. Plus	$2,924.00	Pref. NT	$3,414.00	Pref. NT	$3,414.00	Std. Plus	$4,664.00
AMB:A(3),S&P:A+(5),Com:83 **Principal National Life 20 (03-12)***	55	Super PrefNT	$2,925.00	Pref NT	$3,475.00	Pref NT	$3,475.00	Super StndNT	$4,665.00
AMB:A+(2),S&P:A+(5),Com:93 **NorthAmer ADDvantage 20 (3-11)**	55	Super Pfd NT	$2,935.00	Preferred NT	$3,505.00	Preferred NT	$3,505.00	Standard NT	$5,715.00
AMB:A+(2),S&P:A+(5),Com:92 **Midland Natl Prem20 CS4***	55	Pref Plus	$2,935.00	Preferred	$3,505.00	Preferred	$3,505.00	NonTobacco	$5,715.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:92 **Nationwide YourLife II 10***	55	Pfd+ NonTob	$2,945.00	Pfd NonTob	$3,105.00	Pfd NonTob	$3,105.00	Standard NonTob	$3,905.00
AMB:A+(2),S&P:A+(5),Com:91 **Cincinnati Life LifeHorizons Termsetter 20***	55	SSel Plus	$2,945.00	Sel Plus	$3,495.00	Sel Plus	$3,495.00	Sel	$4,795.00
AMB:A(3),S&P:A(6),Com:81 **John Hancock Term 15 Conv Ext Rider (10-2011)**	55	Super Pfd	$2,950.00	Pfd NonSmkr	$3,500.00	Pfd NonSmkr	$3,500.00	Std Pls NonSmkr	$4,370.00
AMB:A+(2),S&P:AA-(4),Com:93 **Pruco - Essential 20 (6-12)**	55	Prf Bst	$2,955.00	Prf Non	$3,575.00	Prf Non	$3,575.00	Non Smk Pls	$4,675.00
AMB:A+(2),S&P:AA-(4),Com:89 **Hartford Bicentennial 20**	55	Pfd Best+ NonNic	$2,960.00	Pref Plus+ NonNic	$3,490.00	Pfd NonNic	$4,710.00	Std NonNic	$6,000.00
AMB:A-(4),S&P:BBB+(8),Com:64 **(ING) ReliaStar TermSmart 20 (4-12)***	55	SuperPfd	$2,990.00	PfdNoTob	$3,520.00	PfdNoTob	$3,520.00	SelectNoTob	$4,720.00
AMB:A(3),S&P:A-(7),Com:75 **Columbus Life Nautical 20***	55	Super Pfd Plus	$3,000.00	Pfd NT	$3,490.00	Pfd NT	$3,490.00	Std Plus NT	$4,220.00
AMB:A+(2),S&P:AA+(2),Com:97 **Transmerica Trendsetter Super 20 (6-12)**	55	Preferred Plus	$3,010.00	Pfd NonSmkr	$3,520.00	Pfd NonSmkr	$3,520.00	Standard Plus	$4,720.00
AMB:A+(2),S&P:AA-(4),Com:93 **United Omaha Term Life Answers 15 (11-1-2012)**	55	Pfd Plus NonTob	$3,012.50	Pfd NonTob	$3,112.50	Pfd NonTob	$3,112.50	Std Plus NonTob	$4,472.50
AMB:A+(2),S&P:A+(5),Com:91 **MetLife Investors GLT 20 (2-13)**	55	Elite NonSmkr	$3,089.00	Pfd NonSmkr	$3,479.00	Pfd NonSmkr	$3,479.00	Std+ NonSmkr	$4,079.00
AMB:A+(2),S&P:AA-(4),Com:95 **Catholic Family CP-10**	55	Preferred NT	$3,130.00	Preferred NT	$3,130.00	Preferred NT	$3,130.00	Non-Tobacco	$4,210.00
AMB:,S&P:,Com: **Ameritas Keystone 20***	55	Pfd Plus	$3,150.00	Preferred	$4,020.00	Preferred	$4,020.00	Select NonTobacco	$5,260.00
AMB:A(3),S&P:A+(5),Com:84 **Security MTlNY LT Protector 20***	55	Pfd+ NonSmkr	$3,175.00	Pfd NonSmkr	$4,005.00	Pfd NonSmkr	$4,005.00	Std NonSmkr	$6,845.00
AMB:A-(4),S&P:,Com:-- **Minnesota Life Advantage Elite Select 20***	55	Pfd Sel	$3,195.00	Pfd NonTob	$3,895.00	Pfd NonTob	$3,895.00	Non-Tob Plus	$5,645.00
AMB:A+(2),S&P:A+(5),Com:93 **Pruco - Elite 20 (6-12)**	55	Prf Bst	$3,195.00	Prf Non	$3,865.00	Prf Non	$3,865.00	Non Smk Pls	$5,045.00
AMB:A+(2),S&P:AA-(4),Com:89 **Symetra 20-Year Term***	55	Super Pref	$3,215.00	Pref NT	$3,905.00	Pref NT	$3,905.00	Std Plus	$5,005.00

AMB:A(3),S&P:A(6),Com:79

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$3,250.00	Preferred	$4,030.00	Preferred	$4,030.00	NonTobacco	$6,060.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd+	$3,290.00	Pfd NonTob	$4,750.00	Pfd NonTob	$4,750.00	Std NonTob	$7,310.00
Minnesota Life Advantage Elite Select 20 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$3,290.85	Pfd NonTob	$4,011.85	Pfd NonTob	$4,011.85	Non-Tob Plus	$5,814.35
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$3,310.00	Pfd NoNic	$3,940.00	Pfd NoNic	$3,940.00	Selct NoNic	$5,180.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$3,310.00	Pfd NoNic	$3,940.00	Pfd NoNic	$3,940.00	Selct NoNic	$5,180.00
Nrthwstn Mutal LvlTerm 20* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier NT	$3,332.00	Premier NT	$3,332.00	Preferred NT	$4,312.00	Preferred NT	$4,312.00
Lincoln Benefit 20 year TrueTerm (9-12) **AMB:A+(2),S&P:A+(5),Com:86**	55	Pfd Elite	$3,335.00	Pfd NonTob	$4,235.00	Pfd NonTob	$4,235.00	Std Slct	$5,405.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Elite	$3,470.00	Pfd Plus	$4,060.00	Pfd	$5,540.00	Non Tob	$7,180.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Premier NT	$3,505.00	Preferred NT	$4,205.00	Preferred NT	$4,205.00	Standard Plus NT	$5,475.00
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	55	Preferred+ NT	$3,520.00	Preferred NT	$4,230.00	Preferred NT	$4,230.00	Standard NT	$5,420.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Super Pfd	$3,620.00	Pfd NonSmkr	$4,350.00	Pfd NonSmkr	$4,350.00	Std Pls NonSmkr	$5,700.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd+ NonTob	$3,625.00	Pfd NonTob	$4,215.00	Pfd NonTob	$4,215.00	Standard NonTob	$6,605.00
Pacific 20* AMB:A+(2),S&P:A+(5),Com:89	55	Super Pfd	$3,670.00	Pfd+ NonSmkr	$4,690.00	Pfd NonSmkr	$6,600.00	Std Nonsmoker	$8,120.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Plus NonTob	$3,702.50	Pfd NonTob	$3,822.50	Pfd NonTob	$3,822.50	Std Plus NonTob	$5,922.50
John Hancock Term 20 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Super Pfd	$3,890.00	Pfd NonSmkr	$4,670.00	Pfd NonSmkr	$4,670.00	Std Pls NonSmkr	$6,130.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$3,980.00	Preferred	$4,710.00	Preferred	$4,710.00	NonTobacco	$7,860.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Nationwide YourLife II 20* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd+ NonTob	$4,065.00	Pfd NonTob	$5,265.00	Pfd NonTob	$5,265.00	Standard NonTob	$7,745.00
Assurity 350 Plus 20* AMB:A-(4),S&P:,Com:--	55	Preferred+ NT	$4,410.00	Preferred NT	$5,300.00	Preferred NT	$5,300.00	Standard NT	$7,070.00
Catholic Family CP-20 AMB:,S&P:,Com:	55	Preferred NT	$5,300.00	Preferred NT	$5,300.00	Preferred NT	$5,300.00	Non-Tobacco	$7,130.00
Lincoln LifeElements 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Pfd Plus NT	$5,770.00	Pfd NT	$6,790.00	Pfd NT	$6,790.00	Std NT	$10,330.00
Banner OPTerm 30 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd+ NonTob	$5,775.00	Pfd NonTob	$6,795.00	Pfd NonTob	$6,795.00	Std+ NonTob	$8,305.00
Transmerica Trendsetter Super 30 (6-12)* AMB:A+(2),S&P:AA-(4),Com:93	55	Preferred Plus	$5,780.00	Pfd NonSmkr	$6,800.00	Pfd NonSmkr	$6,800.00	Standard Plus	$8,310.00
AG Select-A-Term 30 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. Plus	$5,784.00	Pref. NT	$6,804.00	Pref. NT	$6,804.00	Std. Plus	$8,314.00
Protective Custom Choice 30 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Slct Pfd	$5,882.65	Pfd	$6,934.65	Pfd	$6,934.65	Non-Tobacco	$10,544.68
Principal National Life 30 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Super PrefNT	$5,925.00	Pref NT	$7,445.00	Pref NT	$7,445.00	Super StndNT	$9,385.00
Pruco - Essential 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$6,025.00	Prf Non	$7,275.00	Prf Non	$7,275.00	Non Smk Pls	$9,145.00
Aviva 30yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Premier NT	$7,075.00	Preferred NT	$8,775.00	Preferred NT	$8,775.00	Standard Plus NT	$10,275.00
United Omaha Term Life Answers 30 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Plus NonTob	$7,892.50	Pfd NonTob	$8,142.50	Pfd NonTob	$8,142.50	Std Plus NonTob	$10,672.50

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Pfd Plus NT	$4,550.00	Pfd NT	$5,720.00	Pfd NT	$5,720.00	Std NT	$8,450.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Super Pfd NT	$4,565.00	Preferred NT	$5,765.00	Preferred NT	$5,765.00	Standard NT	$8,515.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$4,565.00	Preferred	$5,765.00	Preferred	$5,765.00	NonTobacco	$8,515.00
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Slct Pfd	$4,565.21	Pfd	$5,730.27	Pfd	$5,730.27	Non-Tobacco	$8,505.22
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Elite	$4,605.00	Pfd NonTob	$5,775.00	Pfd NonTob	$5,775.00	Std+ NonTob	$7,095.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	65	SSel Plus	$4,635.00	Sel Plus	$5,755.00	Sel Plus	$5,755.00	Sel	$7,335.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	65	Pfd+ NoNic	$4,650.00	Pfd NoNic	$5,770.00	Pfd NoNic	$5,770.00	StdPlusNoNic	$7,340.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd+ NonTob	$4,655.00	Pfd NonTob	$5,765.00	Pfd NonTob	$5,765.00	Std+ NonTob	$7,355.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Preferred Plus	$4,670.00	Pfd NonSmkr	$5,880.00	Pfd NonSmkr	$5,880.00	Standard Plus	$7,610.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	SuperPfd	$4,690.00	PfdNoTob	$5,810.00	PfdNoTob	$5,810.00	SelectNoTob	$7,400.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Elite NonSmkr	$4,709.00	Pfd NonSmkr	$5,339.00	Pfd NonSmkr	$5,339.00	Std+ NonSmkr	$6,029.00
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$4,815.00	Prf Non	$5,915.00	Prf Non	$5,915.00	Non Smk Pls	$7,355.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Best+ NonNic	$4,820.00	Pref Plus+ NonNic	$5,970.00	Pfd NonNic	$7,780.00	Std NonNic	$9,790.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	65	Super PrefNT	$4,825.00	Pref NT	$6,055.00	Pref NT	$6,055.00	Super StndNT	$7,485.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$4,945.00	Pfd NonTob	$6,255.00	Pfd NonTob	$6,255.00	Non-Tob Plus	$8,055.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Plus	$5,050.00	Preferred	$5,980.00	Preferred	$5,980.00	Select NonTobacco	$8,230.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$5,093.35	Pfd NonTob	$6,442.65	Pfd NonTob	$6,442.65	Non-Tob Plus	$8,296.65
John Hancock Term 10 (10-2011)	65	Super Pfd	$5,140.00	Pfd NonSmkr	$6,310.00	Pfd NonSmkr	$6,310.00	Std Pls NonSmkr	$8,030.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:AA-(4),Com:93 **Pruco - Elite 10 (6-12)**	65	Prf Bst	$5,205.00	Prf Non	$6,385.00	Prf Non	$6,385.00	Non Smk Pls	$7,945.00
AMB:A+(2),S&P:AA-(4),Com:89 **Lincoln Benefit 10 year TrueTerm (9-12)**	65	Pfd Elite	$5,215.00	Pfd NonTob	$6,435.00	Pfd NonTob	$6,435.00	Std Slct	$8,155.00
AMB:A+(2),S&P:A+(5),Com:86 **GLIC Colony Term 10 (10-12)**	65	PfdBstNoNic	$5,250.00	Pfd NoNic	$6,600.00	Pfd NoNic	$6,600.00	Selct NoNic	$8,260.00
AMB:A(3),S&P:A-(7),Com:75 **GLAIC Colony Term 10 (10-12)**	65	PfdBstNoNic	$5,250.00	Pfd NoNic	$6,600.00	Pfd NoNic	$6,600.00	Selct NoNic	$8,260.00
AMB:A(3),S&P:A-(7),Com:75 **Symetra 10-Year Term***	65	Super Pref	$5,275.00	Pref NT	$6,545.00	Pref NT	$6,545.00	Std Plus	$8,395.00
AMB:A(3),S&P:A(6),Com:79 **AG Select-A-Term 10 (01-13)**	65	Pref. Plus	$5,324.00	Pref. NT	$6,734.00	Pref. NT	$6,734.00	Std. Plus	$8,784.00
AMB:A(3),S&P:A+(5),Com:83 **Aviva 10yr Term 01-2010***	65	Premier NT	$5,465.00	Preferred NT	$6,905.00	Preferred NT	$6,905.00	Standard Plus NT	$9,245.00
AMB:A-(4),S&P:A-(7),Com:64 **Jackson Natl Protector 10***	65	Pfd+	$5,480.00	Pfd NonTob	$6,740.00	Pfd NonTob	$6,740.00	Std NonTob	$9,940.00
AMB:A+(2),S&P:AA(3),Com:94 **Pacific 10***	65	Super Pfd	$5,630.00	Pfd+ NonSmkr	$7,240.00	Pfd NonSmkr	$9,540.00	Std Nonsmoker	$12,340.00
AMB:A+(2),S&P:A+(5),Com:89 **Western Reserve Freedom Choice Term II 10***	65	Pfd Elite	$5,660.00	Pfd Plus	$6,870.00	Pfd	$8,810.00	Non Tob	$10,650.00
AMB:A+(2),S&P:AA-(4),Com:93 **Security MTlNY LT Protector 10***	65	Pfd+ NonSmkr	$5,675.00	Pfd NonSmkr	$6,845.00	Pfd NonSmkr	$6,845.00	Std NonSmkr	$10,285.00
AMB:A-(4),S&P:,Com:-- **NorthAmer ADDvantage 15 (3-11)**	65	Super Pfd NT	$5,805.00	Preferred NT	$7,665.00	Preferred NT	$7,665.00	Standard NT	$11,145.00
AMB:A+(2),S&P:A+(5),Com:92 **Midland Natl Prem15 CS4***	65	Pref Plus	$5,805.00	Preferred	$7,665.00	Preferred	$7,665.00	NonTobacco	$11,145.00
AMB:A+(2),S&P:A+(5),Com:92 **Assurity 350 Plus 10***	65	Preferred+ NT	$6,080.00	Preferred NT	$7,320.00	Preferred NT	$7,320.00	Standard NT	$9,380.00
AMB:A-(4),S&P:,Com:-- **Columbus Life Nautical 10***	65	Super Pfd Plus	$6,280.00	Pfd NT	$7,350.00	Pfd NT	$7,350.00	Std Plus NT	$8,180.00
AMB:A+(2),S&P:AA+(2),Com:97 **Midland Natl Extv10 CS3***	65	Pref Plus	$6,360.00	Preferred	$8,280.00	Preferred	$8,280.00	NonTobacco	$12,760.00
AMB:A+(2),S&P:A+(5),Com:92 **United Omaha Term Life Answers 10 (11-1-2012)**	65	Pfd Plus NonTob	$6,462.50	Pfd NonTob	$6,662.50	Pfd NonTob	$6,662.50	Std Plus NonTob	$9,412.50
AMB:A+(2),S&P:A+(5),Com:91 **Lincoln LifeElements 15 (2-13)**	65	Pfd Plus NT	$6,620.00	Pfd NT	$7,970.00	Pfd NT	$7,970.00	Std NT	$11,780.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:AA-(4),Com:89									
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Slct Pfd	$6,620.22	Pfd	$8,015.17	Pfd	$8,015.17	Non-Tobacco	$11,790.27
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	65	SSel Plus	$6,675.00	Sel Plus	$8,245.00	Sel Plus	$8,245.00	Sel	$10,535.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	65	Pfd+ NoNic	$6,700.00	Pfd NoNic	$8,250.00	Pfd NoNic	$8,250.00	StdPlusNoNic	$10,540.00
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Elite	$6,715.00	Pfd NonTob	$8,345.00	Pfd NonTob	$8,345.00	Std+ NonTob	$10,565.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$6,735.00	Pfd NonTob	$8,765.00	Pfd NonTob	$8,765.00	Non-Tob Plus	$12,155.00
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd+ NonTob	$6,735.00	Pfd NonTob	$7,975.00	Pfd NonTob	$7,975.00	Std+ NonTob	$10,565.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	SuperPfd	$6,740.00	PfdNoTob	$8,290.00	PfdNoTob	$8,290.00	SelectNoTob	$10,700.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$6,765.00	Prf Non	$8,545.00	Prf Non	$8,545.00	Non Smk Pls	$10,005.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Preferred Plus	$6,800.00	Pfd NonSmkr	$8,330.00	Pfd NonSmkr	$8,330.00	Standard Plus	$10,660.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. Plus	$6,804.00	Pref. NT	$8,484.00	Pref. NT	$8,484.00	Std. Plus	$10,594.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$6,937.05	Pfd NonTob	$9,027.95	Pfd NonTob	$9,027.95	Non-Tob Plus	$12,519.65
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	65	Super PrefNT	$6,975.00	Pref NT	$8,365.00	Pref NT	$8,365.00	Super StndNT	$10,655.00
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	65	Pfd Elite	$7,065.00	Pfd NonTob	$8,995.00	Pfd NonTob	$8,995.00	Std Slct	$11,955.00
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd+	$7,080.00	Pfd NonTob	$8,660.00	Pfd NonTob	$8,660.00	Std NonTob	$14,170.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Super Pref	$7,285.00	Pref NT	$9,085.00	Pref NT	$9,085.00	Std Plus	$11,215.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Best+ NonNic	$7,300.00	Pref Plus+ NonNic	$9,450.00	Pfd NonNic	$11,730.00	Std NonNic	$15,700.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$7,305.00	Prf Non	$9,225.00	Prf Non	$9,225.00	Non Smk Pls	$10,805.00
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	65	Pfd+ NonSmkr	$7,355.00	Pfd NonSmkr	$9,435.00	Pfd NonSmkr	$9,435.00	Std NonSmkr	$14,275.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Catholic Family CP-10 AMB:,S&P:,Com:	65	Preferred NT	$7,370.00	Preferred NT	$7,370.00	Preferred NT	$7,370.00	Non-Tobacco	$10,000.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Elite NonSmkr	$7,439.00	Pfd NonSmkr	$8,859.00	Pfd NonSmkr	$8,859.00	Std+ NonSmkr	$9,629.00
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$7,600.00	Pfd NoNic	$9,370.00	Pfd NoNic	$9,370.00	Selct NoNic	$11,860.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$7,600.00	Pfd NoNic	$9,370.00	Pfd NoNic	$9,370.00	Selct NoNic	$11,860.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Elite	$7,790.00	Pfd Plus	$9,740.00	Pfd	$12,610.00	Non Tob	$15,710.00
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	65	Preferred+ NT	$7,870.00	Preferred NT	$9,470.00	Preferred NT	$9,470.00	Standard NT	$12,150.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Super Pfd	$7,920.00	Pfd NonSmkr	$10,160.00	Pfd NonSmkr	$10,160.00	Std Pls NonSmkr	$12,860.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	65	Super Pfd Plus	$8,030.00	Pfd NT	$9,500.00	Pfd NT	$9,500.00	Std Plus NT	$10,440.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	65	Premier NT	$8,110.00	Premier NT	$8,110.00	Preferred NT	$10,656.00	Preferred NT	$10,656.00
Nationwide YourLife II 10* AMB:A+(2),S&P:A+(5),Com:91	65	Pfd+ NonTob	$8,145.00	Pfd NonTob	$8,315.00	Pfd NonTob	$8,315.00	Standard NonTob	$12,605.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	65	Pfd+ NonTob	$8,425.00	Pfd NonTob	$11,135.00	Pfd NonTob	$11,135.00	Standard NonTob	$19,165.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Plus	$8,950.00	Preferred	$11,040.00	Preferred	$11,040.00	Select NonTobacco	$13,470.00
Minnesota Life Advantage Elite Select 20* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$9,175.00	Pfd NonTob	$12,065.00	Pfd NonTob	$12,065.00	Non-Tob Plus	$17,155.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Pfd Plus NT	$9,210.00	Pfd NT	$11,540.00	Pfd NT	$11,540.00	Std NT	$17,580.00
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Plus	$9,390.00	Preferred	$11,900.00	Preferred	$11,900.00	Select NonTobacco	$15,130.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Slct Pfd	$9,495.34	Pfd	$11,555.38	Pfd	$11,555.38	Non-Tobacco	$17,945.20
Banner OPTerm 20 (9-12)	65	Pfd+ NonTob	$9,505.00	Pfd NonTob	$11,545.00	Pfd NonTob	$11,545.00	Std+ NonTob	$14,835.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:AA-(4),Com:96 **Midland Natl Prem20 CS4***	65	Pref Plus	$9,505.00	Preferred	$11,555.00	Preferred	$11,555.00	NonTobacco	$17,945.00
AMB:A+(2),S&P:A+(5),Com:92 **NorthAmer ADDvantage 20 (3-11)**	65	Super Pfd NT	$9,505.00	Preferred NT	$11,555.00	Preferred NT	$11,555.00	Standard NT	$17,945.00
AMB:A+(2),S&P:A+(5),Com:92 **Cincinnati Life LifeHorizons Termsetter 20***	65	SSel Plus	$9,755.00	Sel Plus	$11,815.00	Sel Plus	$11,815.00	Sel	$14,925.00
AMB:A(3),S&P:A(6),Com:81 **United Omaha Term Life Answers 15 (11-1-2012)**	65	Pfd Plus NonTob	$9,762.50	Pfd NonTob	$10,072.50	Pfd NonTob	$10,072.50	Std Plus NonTob	$13,452.50
AMB:A+(2),S&P:A+(5),Com:91 **AXA Equitable 20-151***	65	Pfd Elite	$9,765.00	Pfd NonTob	$11,725.00	Pfd NonTob	$11,725.00	Std+ NonTob	$14,405.00
AMB:A+(2),S&P:A+(5),Com:93 **Hartford Bicentennial 20**	65	Pfd Best+ NonNic	$9,900.00	Pref Plus+ NonNic	$11,850.00	Pfd NonNic	$15,980.00	Std NonNic	$19,600.00
AMB:A-(4),S&P:BBB+(8),Com:64 **Columbus Life Nautical 20***	65	Super Pfd Plus	$9,920.00	Pfd NT	$11,800.00	Pfd NT	$11,800.00	Std Plus NT	$12,900.00
AMB:A+(2),S&P:AA+(2),Com:97 **Midland Natl Extv15 CS3***	65	Pref Plus	$9,920.00	Preferred	$11,900.00	Preferred	$11,900.00	NonTobacco	$17,720.00
AMB:A+(2),S&P:A+(5),Com:92 **Principal National Life 20 (03-12)***	65	Super PrefNT	$9,965.00	Pref NT	$12,295.00	Pref NT	$12,295.00	Super StndNT	$14,925.00
AMB:A+(2),S&P:A+(5),Com:93 **AG Select-A-Term 20 (01-13)**	65	Pref. Plus	$9,974.00	Pref. NT	$11,754.00	Pref. NT	$11,754.00	Std. Plus	$13,784.00
AMB:A(3),S&P:A+(5),Com:83 **(ING) ReliaStar TermSmart 20 (4-12)***	65	SuperPfd	$10,010.00	PfdNoTob	$12,040.00	PfdNoTob	$12,040.00	SelectNoTob	$13,820.00
AMB:A(3),S&P:A-(7),Com:75 **Pruco - Essential 20 (6-12)**	65	Prf Bst	$10,035.00	Prf Non	$12,075.00	Prf Non	$12,075.00	Non Smk Pls	$14,405.00
AMB:A+(2),S&P:AA-(4),Com:89 **Transmerica Trendsetter Super 20 (6-12)**	65	Preferred Plus	$10,050.00	Pfd NonSmkr	$11,750.00	Pfd NonSmkr	$11,750.00	Standard Plus	$14,840.00
AMB:A+(2),S&P:AA-(4),Com:93 **Aviva 20yr Term 01-2010***	65	Premier NT	$10,275.00	Preferred NT	$13,875.00	Preferred NT	$13,875.00	Standard Plus NT	$17,275.00
AMB:A-(4),S&P:A-(7),Com:64 **Lincoln Benefit 20 year TrueTerm (9-12)**	65	Pfd Elite	$10,335.00	Pfd NonTob	$12,125.00	Pfd NonTob	$12,125.00	Std Slct	$16,585.00
AMB:A+(2),S&P:A+(5),Com:86 **MetLife Investors GLT 20 (2-13)**	65	Elite NonSmkr	$10,359.00	Pfd NonSmkr	$12,309.00	Pfd NonSmkr	$12,309.00	Std+ NonSmkr	$13,779.00
AMB:A+(2),S&P:AA-(4),Com:95 **Nationwide YourLife II 20***	65	Pfd+ NonTob	$10,545.00	Pfd NonTob	$13,425.00	Pfd NonTob	$13,425.00	Standard NonTob	$21,295.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:91									
Symetra 20-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Super Pref	$10,655.00	Pref NT	$13,335.00	Pref NT	$13,335.00	Std Plus	$15,745.00
Security MTlNY LT Protector 20* AMB:A-(4),S&P:,Com:--	65	Pfd+ NonSmkr	$10,725.00	Pfd NonSmkr	$13,595.00	Pfd NonSmkr	$13,595.00	Std NonSmkr	$20,655.00
Pruco - Elite 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$10,835.00	Prf Non	$13,045.00	Prf Non	$13,045.00	Non Smk Pls	$15,555.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd+	$10,840.00	Pfd NonTob	$13,390.00	Pfd NonTob	$13,390.00	Std NonTob	$19,450.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$11,190.00	Pfd NoNic	$13,280.00	Pfd NoNic	$13,280.00	Selct NoNic	$16,650.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$11,190.00	Pfd NoNic	$13,280.00	Pfd NoNic	$13,280.00	Selct NoNic	$16,650.00
Western Reserve Freedom Choice Term II 20* **AMB:A+(2),S&P:AA-(4),Com:93**	65	Pfd Elite	$11,470.00	Pfd Plus	$13,850.00	Pfd	$17,600.00	Non Tob	$21,500.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Super Pfd	$11,850.00	Pfd NonSmkr	$14,300.00	Pfd NonSmkr	$14,300.00	Std Pls NonSmkr	$18,240.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	65	Pfd Plus NonTob	$13,112.50	Pfd NonTob	$13,522.50	Pfd NonTob	$13,522.50	Std Plus NonTob	$20,592.50
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$14,160.00	Preferred	$16,560.00	Preferred	$16,560.00	NonTobacco	$23,310.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Slct Pfd	$520.26	Pfd	$680.27	Pfd	$680.27	Non-Tobacco	$1,020.28
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$530.00	Pfd NoNic	$700.00	Pfd NoNic	$700.00	StdPlusNoNic	$890.00
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$530.00	Pfd NT	$690.00	Pfd NT	$690.00	Std NT	$1,090.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$535.00	Pfd NonTob	$695.00	Pfd NonTob	$695.00	Std+ NonTob	$885.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Plus	$540.00	Preferred	$700.00	Preferred	$700.00	Select NonTobacco	$960.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$540.00	Pref Plus+ NonNic	$730.00	Pfd NonNic	$930.00	Std NonNic	$1,190.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$544.00	Pref NT	$695.00	Pref NT	$695.00	Super StndNT	$925.00
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$545.00	Pfd NonSmkr	$755.00	Pfd NonSmkr	$755.00	Std NonSmkr	$905.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Elite	$545.00	Pfd NonTob	$705.00	Pfd NonTob	$705.00	Std+ NonTob	$885.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$555.00	Sel Plus	$735.00	Sel Plus	$735.00	Sel	$955.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$555.00	Pref NT	$705.00	Pref NT	$705.00	Std Plus	$905.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$560.00	Pfd NonSmkr	$750.00	Pfd NonSmkr	$750.00	Standard Plus	$1,010.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$565.00	Preferred	$725.00	Preferred	$725.00	NonTobacco	$1,175.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$565.00	Pfd NonTob	$725.00	Pfd NonTob	$725.00	Non-Tob Plus	$935.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Super Pfd NT	$565.00	Preferred NT	$725.00	Preferred NT	$725.00	Standard NT	$1,175.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$581.95	Pfd NonTob	$746.75	Pfd NonTob	$746.75	Non-Tob Plus	$963.05
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$584.00	Pref. NT	$814.00	Pref. NT	$814.00	Std. Plus	$1,124.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$589.00	Pfd NonSmkr	$689.00	Pfd NonSmkr	$689.00	Std+ NonSmkr	$799.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$615.00	Prf Non	$805.00	Prf Non	$805.00	Non Smk Pls	$1,245.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Premier NT	$615.00	Preferred NT	$825.00	Preferred NT	$825.00	Standard Plus NT	$1,045.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Super Pfd	$620.00	Pfd NonSmkr	$790.00	Pfd NonSmkr	$790.00	Std Pls NonSmkr	$1,090.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$640.00	Pfd NoNic	$830.00	Pfd NoNic	$830.00	Selct NoNic	$1,070.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$640.00	Pfd NoNic	$830.00	Pfd NoNic	$830.00	Selct NoNic	$1,070.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	SuperPfd	$640.00	PfdNoTob	$800.00	PfdNoTob	$800.00	SelectNoTob	$930.00
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$645.00	Pfd NonTob	$815.00	Pfd NonTob	$815.00	Std Slct	$1,025.00
Pacific 10* AMB:A+(2),S&P:A+(5),Com:89	45	Super Pfd	$660.00	Pfd+ NonSmkr	$850.00	Pfd NonSmkr	$1,260.00	Std Nonsmoker	$1,410.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$660.00	Pfd NT	$840.00	Pfd NT	$840.00	Std NT	$1,370.00
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Super Pfd NT	$665.00	Preferred NT	$905.00	Preferred NT	$905.00	Standard NT	$1,405.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$665.00	Prf Non	$865.00	Prf Non	$865.00	Non Smk Pls	$1,345.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$665.00	Preferred	$905.00	Preferred	$905.00	NonTobacco	$1,405.00
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$675.00	Pfd NonTob	$875.00	Pfd NonTob	$875.00	Std+ NonTob	$1,165.00
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$675.00	Pref NT	$885.00	Pref NT	$885.00	Super StndNT	$1,155.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$680.00	Pfd NoNic	$890.00	Pfd NoNic	$890.00	StdPlusNoNic	$1,160.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Slct Pfd	$680.10	Pfd	$875.78	Pfd	$875.78	Non-Tobacco	$1,405.28
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$690.00	Pfd NT	$920.00	Pfd NT	$920.00	Std Plus NT	$1,020.00
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Elite	$695.00	Pfd NonTob	$895.00	Pfd NonTob	$895.00	Std+ NonTob	$1,165.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$695.00	Pref NT	$875.00	Pref NT	$875.00	Std Plus	$1,235.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$710.00	Pref Plus+ NonNic	$940.00	Pfd NonNic	$1,170.00	Std NonNic	$1,570.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Elite	$710.00	Pfd Plus	$960.00	Pfd	$1,220.00	Non Tob	$1,500.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$725.00	Sel Plus	$925.00	Sel Plus	$925.00	Sel	$1,265.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$725.00	Pfd NonTob	$925.00	Pfd NonTob	$925.00	Non-Tob Plus	$1,265.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$746.75	Pfd NonTob	$952.75	Pfd NonTob	$952.75	Non-Tob Plus	$1,302.95
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Plus NonTob	$762.50	Pfd NonTob	$792.50	Pfd NonTob	$792.50	Std Plus NonTob	$1,052.50
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$769.00	Pfd NonSmkr	$919.00	Pfd NonSmkr	$919.00	Std+ NonSmkr	$1,199.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$780.00	Pfd NonSmkr	$950.00	Pfd NonSmkr	$950.00	Standard Plus	$1,250.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$784.00	Pref. NT	$934.00	Pref. NT	$934.00	Std. Plus	$1,304.00
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$810.00	Preferred	$1,090.00	Preferred	$1,090.00	NonTobacco	$1,710.00
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$815.00	Pfd NonSmkr	$1,035.00	Pfd NonSmkr	$1,035.00	Std NonSmkr	$1,355.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$830.00	Pfd NoNic	$990.00	Pfd NoNic	$990.00	Selct NoNic	$1,300.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	SuperPfd	$830.00	PfdNoTob	$970.00	PfdNoTob	$970.00	SelectNoTob	$1,250.00
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$830.00	Pfd NoNic	$990.00	Pfd NoNic	$990.00	Selct NoNic	$1,300.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$850.00	Pfd NT	$1,050.00	Pfd NT	$1,050.00	Std Plus NT	$1,180.00
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$855.00	Pfd NonTob	$1,075.00	Pfd NonTob	$1,075.00	Std Slct	$1,365.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$880.00	Pfd NT	$1,040.00	Pfd NT	$1,040.00	Std NT	$1,690.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Protective Custom Choice 20 (12-12)* # **AMB:A+(2),S&P:AA-(4),Com:87**	45	Slct Pfd	$880.36	Pfd	$1,045.38	Pfd	$1,045.38	Non-Tobacco	$1,695.37
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Super Pfd	$890.00	Pfd NonSmkr	$1,140.00	Pfd NonSmkr	$1,140.00	Std Pls NonSmkr	$1,450.00
Hartford Bicentennial 20 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$900.00	Pref Plus+ NonNic	$1,110.00	Pfd NonNic	$1,460.00	Std NonNic	$1,770.00
Security MTlNY LT Protector 20* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$905.00	Pfd NonSmkr	$1,255.00	Pfd NonSmkr	$1,255.00	Std NonSmkr	$1,865.00
American National Signature Term 20* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$910.00	Pfd NoNic	$1,110.00	Pfd NoNic	$1,110.00	StdPlusNoNic	$1,450.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Plus	$910.00	Preferred	$1,030.00	Preferred	$1,030.00	Select NonTobacco	$1,290.00
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Elite	$915.00	Pfd NonTob	$1,125.00	Pfd NonTob	$1,125.00	Std+ NonTob	$1,435.00
Principal National Life 20 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$915.00	Pref NT	$1,115.00	Pref NT	$1,115.00	Super StndNT	$1,445.00
Banner OPTerm 20 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$915.00	Pfd NonTob	$1,125.00	Pfd NonTob	$1,125.00	Std+ NonTob	$1,465.00
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd+	$920.00	Pfd NonTob	$1,110.00	Pfd NonTob	$1,110.00	Std NonTob	$1,540.00
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Plus NonTob	$922.50	Pfd NonTob	$952.50	Pfd NonTob	$952.50	Std Plus NonTob	$1,442.50
AG Select-A-Term 20 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$924.00	Pref. NT	$1,154.00	Pref. NT	$1,154.00	Std. Plus	$1,474.00
Cincinnati Life LifeHorizons Termsetter 20* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$925.00	Sel Plus	$1,165.00	Sel Plus	$1,165.00	Sel	$1,535.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$925.00	Prf Non	$1,135.00	Prf Non	$1,135.00	Non Smk Pls	$1,475.00
MetLife Investors GLT 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$929.00	Pfd NonSmkr	$1,149.00	Pfd NonSmkr	$1,149.00	Std+ NonSmkr	$1,469.00
Transmerica Trendsetter Super 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$930.00	Pfd NonSmkr	$1,150.00	Pfd NonSmkr	$1,150.00	Standard Plus	$1,480.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Elite	$940.00	Pfd Plus	$1,150.00	Pfd	$1,500.00	Non Tob	$1,970.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
John Hancock Term 15 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Super Pfd	$940.00	Pfd NonSmkr	$1,210.00	Pfd NonSmkr	$1,210.00	Std Pls NonSmkr	$1,540.00
NorthAmer ADDvantage 20 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Super Pfd NT	$945.00	Preferred NT	$1,185.00	Preferred NT	$1,185.00	Standard NT	$1,735.00
Symetra 20-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$945.00	Pref NT	$1,145.00	Pref NT	$1,145.00	Std Plus	$1,515.00
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$945.00	Preferred	$1,185.00	Preferred	$1,185.00	NonTobacco	$1,735.00
Columbus Life Nautical 20* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$970.00	Pfd NT	$1,140.00	Pfd NT	$1,140.00	Std Plus NT	$1,300.00
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd+	$970.00	Pfd NonTob	$1,180.00	Pfd NonTob	$1,180.00	Std NonTob	$1,890.00
Minnesota Life Advantage Elite Select 20* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$985.00	Pfd NonTob	$1,175.00	Pfd NonTob	$1,175.00	Non-Tob Plus	$1,445.00
(ING) ReliaStar TermSmart 20 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	SuperPfd	$990.00	PfdNoTob	$1,270.00	PfdNoTob	$1,270.00	SelectNoTob	$1,500.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$995.00	Prf Non	$1,225.00	Prf Non	$1,225.00	Non Smk Pls	$1,595.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	45	Preferred+ NT	$1,000.00	Preferred NT	$1,180.00	Preferred NT	$1,180.00	Standard NT	$1,430.00
Minnesota Life Advantage Elite Select 20 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$1,014.55	Pfd NonTob	$1,210.25	Pfd NonTob	$1,210.25	Non-Tob Plus	$1,488.35
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	45	Premier NT	$1,034.00	Premier NT	$1,034.00	Preferred NT	$1,394.00	Preferred NT	$1,394.00
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Plus	$1,040.00	Preferred	$1,300.00	Preferred	$1,300.00	NonTobacco	$1,900.00
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$1,055.00	Pfd NonTob	$1,295.00	Pfd NonTob	$1,295.00	Std Slct	$1,705.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$1,060.00	Pfd NoNic	$1,250.00	Pfd NoNic	$1,250.00	Selct NoNic	$1,640.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	PfdBstNoNic	$1,060.00	Pfd NoNic	$1,250.00	Pfd NoNic	$1,250.00	Selct NoNic	$1,640.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Premier NT	$1,075.00	Preferred NT	$1,325.00	Preferred NT	$1,325.00	Standard Plus NT	$1,725.00
Nationwide YourLife II 10*	45	Pfd+ NonTob	$1,085.00	Pfd NonTob	$1,355.00	Pfd NonTob	$1,355.00	Standard NonTob	$1,545.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:91 **Western Reserve Freedom Choice Term II 20***	45	Pfd Elite	$1,100.00	Pfd Plus	$1,370.00	Pfd	$1,750.00	Non Tob	$2,260.00
AMB:A+(2),S&P:AA-(4),Com:93 **Ameritas Keystone 20***	45	Pfd Plus	$1,110.00	Preferred	$1,190.00	Preferred	$1,190.00	Select NonTobacco	$1,610.00
AMB:A(3),S&P:A+(5),Com:84 **Pacific 20***	45	Super Pfd	$1,110.00	Pfd+ NonSmkr	$1,400.00	Pfd NonSmkr	$1,980.00	Std Nonsmoker	$2,170.00
AMB:A+(2),S&P:A+(5),Com:89 **Pruco - Essential 20 (6-12)**	45	Prf Bst	$1,125.00	Prf Non	$1,415.00	Prf Non	$1,415.00	Non Smk Pls	$1,775.00
AMB:A+(2),S&P:AA-(4),Com:89 Nationwide YourLife II 15*	45	Pfd+ NonTob	$1,135.00	Pfd NonTob	$1,425.00	Pfd NonTob	$1,425.00	Standard NonTob	$2,125.00
AMB:A+(2),S&P:A+(5),Com:91 **John Hancock Term 20 (10-2011)**	45	Super Pfd	$1,160.00	Pfd NonSmkr	$1,440.00	Pfd NonSmkr	$1,440.00	Std Pls NonSmkr	$1,770.00
AMB:A+(2),S&P:AA-(4),Com:93 **United Omaha Term Life Answers 20 (11-1-2012)**	45	Pfd Plus NonTob	$1,172.50	Pfd NonTob	$1,212.50	Pfd NonTob	$1,212.50	Std Plus NonTob	$1,772.50
AMB:A+(2),S&P:A+(5),Com:91 **Assurity 350 Plus 15***	45	Preferred+ NT	$1,180.00	Preferred NT	$1,400.00	Preferred NT	$1,400.00	Standard NT	$1,750.00
AMB:A-(4),S&P:,Com:-- **Nationwide YourLife II 20***	45	Pfd+ NonTob	$1,185.00	Pfd NonTob	$1,495.00	Pfd NonTob	$1,495.00	Standard NonTob	$2,195.00
AMB:A+(2),S&P:A+(5),Com:91 **Catholic Family CP-10**	45	Preferred NT	$1,200.00	Preferred NT	$1,200.00	Preferred NT	$1,200.00	Non-Tobacco	$1,570.00
AMB:,S&P:,Com: **Pruco - Elite 20 (6-12)**	45	Prf Bst	$1,215.00	Prf Non	$1,525.00	Prf Non	$1,525.00	Non Smk Pls	$1,915.00
AMB:A+(2),S&P:AA-(4),Com:89 **Midland Natl Extv20 CS3***	45	Pref Plus	$1,220.00	Preferred	$1,510.00	Preferred	$1,510.00	NonTobacco	$2,300.00
AMB:A+(2),S&P:A+(5),Com:92 Jackson Natl Protector 20*	45	Pfd+	$1,230.00	Pfd NonTob	$1,520.00	Pfd NonTob	$1,520.00	Std NonTob	$2,270.00
AMB:A+(2),S&P:AA(3),Com:94 John Hancock Term 20 Conv Ext Rider (10-2011)	45	Super Pfd	$1,240.00	Pfd NonSmkr	$1,530.00	Pfd NonSmkr	$1,530.00	Std Pls NonSmkr	$1,890.00
AMB:A+(2),S&P:AA-(4),Com:93 Nrthwstn Mutal LvlTerm 20* AMB:A++(1),S&P:AA+(2),Com:100	45	Premier NT	$1,272.00	Premier NT	$1,272.00	Preferred NT	$1,589.00	Preferred NT	$1,589.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	45	Preferred Best	$1,315.00	Preferred Non-Tobacco	$1,625.00	Preferred Non-Tobacco	$1,625.00	Non-Smoker Plus	$2,185.00
Assurity 350 Plus 20* AMB:A-(4),S&P:,Com:--	45	Preferred+ NT	$1,400.00	Preferred NT	$1,670.00	Preferred NT	$1,670.00	Standard NT	$2,090.00
Lincoln LifeElements 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Pfd Plus NT	$1,440.00	Pfd NT	$1,730.00	Pfd NT	$1,730.00	Std NT	$2,800.00
Banner OPTerm 30 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd+ NonTob	$1,455.00	Pfd NonTob	$1,745.00	Pfd NonTob	$1,745.00	Std+ NonTob	$2,215.00
American National Signature Term 30* AMB:A(3),S&P:A(6),Com:80	45	Pfd+ NoNic	$1,500.00	Pfd NoNic	$1,750.00	Pfd NoNic	$1,750.00	StdPlusNoNic	$2,260.00
Protective Custom Choice 30 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Slct Pfd	$1,509.32	Pfd	$1,745.69	Pfd	$1,745.69	Non-Tobacco	$2,815.61
Hartford Bicentennial 30 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Best+ NonNic	$1,510.00	Pref Plus+ NonNic	$1,800.00	Pfd NonNic	$2,280.00	Std NonNic	$2,850.00
Principal National Life 30 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Super PrefNT	$1,515.00	Pref NT	$1,790.00	Pref NT	$1,790.00	Super StndNT	$2,265.00
Transmerica Trendsetter Super 30 (6-12)* AMB:A+(2),S&P:AA-(4),Com:93	45	Preferred Plus	$1,520.00	Pfd NonSmkr	$1,750.00	Pfd NonSmkr	$1,750.00	Standard Plus	$2,220.00
Cincinnati Life LifeHorizons Termsetter 30* AMB:A(3),S&P:A(6),Com:81	45	SSel Plus	$1,525.00	Sel Plus	$1,815.00	Sel Plus	$1,815.00	Sel	$2,305.00
Columbus Life Nautical 30* AMB:A+(2),S&P:AA+(2),Com:97	45	Super Pfd Plus	$1,530.00	Pfd NT	$1,860.00	Pfd NT	$1,860.00	Std Plus NT	$2,140.00
NorthAmer ADDvantage 30 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Super Pfd NT	$1,545.00	Preferred NT	$2,005.00	Preferred NT	$2,005.00	Standard NT	$2,765.00
Minnesota Life Advantage Elite Select 30* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$1,565.00	Pfd NonTob	$1,895.00	Pfd NonTob	$1,895.00	Non-Tob Plus	$2,595.00
AG Select-A-Term 30 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. Plus	$1,594.00	Pref. NT	$1,964.00	Pref. NT	$1,964.00	Std. Plus	$2,384.00
Minnesota Life Advantage Elite Select 30 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Sel	$1,611.95	Pfd NonTob	$1,951.85	Pfd NonTob	$1,951.85	Non-Tob Plus	$2,672.85
Ameritas Keystone 30/30* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Plus	$1,620.00	Preferred	$2,170.00	Preferred	$2,170.00	Select NonTobacco	$2,980.00
Symetra 30-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Super Pref	$1,625.00	Pref NT	$1,995.00	Pref NT	$1,995.00	Std Plus	$2,585.00
Pruco - Essential 30 (6-12)	45	Prf Bst	$1,625.00	Prf Non	$1,975.00	Prf Non	$1,975.00	Non Smk Pls	$2,615.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:AA-(4),Com:89									
Security MTINY LT Protector 30* AMB:A-(4),S&P:,Com:--	45	Pfd+ NonSmkr	$1,665.00	Pfd NonSmkr	$2,105.00	Pfd NonSmkr	$2,105.00	Std NonSmkr	$3,315.00
Aviva 30yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Premier NT	$1,695.00	Preferred NT	$2,115.00	Preferred NT	$2,115.00	Standard Plus NT	$2,535.00
Western Reserve Freedom Choice Term II 30* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Elite	$1,740.00	Pfd Plus	$2,050.00	Pfd	$2,620.00	Non Tob	$3,650.00
Pruco - Elite 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Prf Bst	$1,755.00	Prf Non	$2,135.00	Prf Non	$2,135.00	Non Smk Pls	$2,825.00
Catholic Family CP-20 AMB:,S&P:,Com:	45	Preferred NT	$1,810.00	Preferred NT	$1,810.00	Preferred NT	$1,810.00	Non-Tobacco	$2,380.00
United Omaha Term Life Answers 30 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Plus NonTob	$1,842.50	Pfd NonTob	$1,902.50	Pfd NonTob	$1,902.50	Std Plus NonTob	$2,982.50
Nationwide YourLife II 30* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd+ NonTob	$1,925.00	Pfd NonTob	$2,275.00	Pfd NonTob	$2,275.00	Standard NonTob	$3,855.00
MetLife Investors GLT 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Elite NonSmkr	$1,949.00	Pfd NonSmkr	$2,099.00	Pfd NonSmkr	$2,099.00	Std+ NonSmkr	$2,319.00
Assurity 350 Plus 30* AMB:A-(4),S&P:,Com:--	45	Preferred+ NT	$2,080.00	Preferred NT	$2,420.00	Preferred NT	$2,420.00	Standard NT	$3,040.00
Lincoln Benefit 30 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Pfd Elite	$2,125.00	Pfd NonTob	$2,665.00	Pfd NonTob	$2,665.00	Std Slct	$3,465.00
Catholic Family CP-30 AMB:,S&P:,Com:	45	Preferred NT	$2,560.00	Preferred NT	$2,560.00	Preferred NT	$2,560.00	Non-Tobacco	$3,340.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	55	Pfd+ NonSmkr	$1,105.00	Pfd NonSmkr	$1,485.00	Pfd NonSmkr	$1,485.00	Std NonSmkr	$1,945.00
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Slct Pfd	$1,170.28	Pfd	$1,440.26	Pfd	$1,440.26	Non-Tobacco	$2,145.24
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	55	Pfd+ NoNic	$1,180.00	Pfd NoNic	$1,460.00	Pfd NoNic	$1,460.00	StdPlusNoNic	$1,910.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$1,185.00	Pfd NonTob	$1,465.00	Pfd NonTob	$1,465.00	Non-Tob Plus	$1,935.00
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Pfd Plus NT	$1,190.00	Pfd NT	$1,480.00	Pfd NT	$1,480.00	Std NT	$2,130.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd+ NonTob	$1,195.00	Pfd NonTob	$1,455.00	Pfd NonTob	$1,455.00	Std+ NonTob	$1,915.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Elite	$1,195.00	Pfd NonTob	$1,485.00	Pfd NonTob	$1,485.00	Std+ NonTob	$1,915.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Super PrefNT	$1,205.00	Pref NT	$1,485.00	Pref NT	$1,485.00	Super StndNT	$1,885.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Best+ NonNic	$1,210.00	Pref Plus+ NonNic	$1,520.00	Pfd NonNic	$1,920.00	Std NonNic	$2,300.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Plus	$1,210.00	Preferred	$1,580.00	Preferred	$1,580.00	Select NonTobacco	$2,080.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$1,220.55	Pfd NonTob	$1,508.95	Pfd NonTob	$1,508.95	Non-Tob Plus	$1,993.05
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	55	Super Pfd NT	$1,235.00	Preferred NT	$1,525.00	Preferred NT	$1,525.00	Standard NT	$2,385.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	55	SSel Plus	$1,235.00	Sel Plus	$1,515.00	Sel Plus	$1,515.00	Sel	$1,945.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$1,235.00	Preferred	$1,525.00	Preferred	$1,525.00	NonTobacco	$2,385.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Preferred Plus	$1,240.00	Pfd NonSmkr	$1,520.00	Pfd NonSmkr	$1,520.00	Standard Plus	$2,010.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Elite NonSmkr	$1,249.00	Pfd NonSmkr	$1,549.00	Pfd NonSmkr	$1,549.00	Std+ NonSmkr	$1,949.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Super Pref	$1,265.00	Pref NT	$1,535.00	Pref NT	$1,535.00	Std Plus	$1,915.00
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$1,315.00	Prf Non	$1,665.00	Prf Non	$1,665.00	Non Smk Pls	$2,335.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	SuperPfd	$1,340.00	PfdNoTob	$1,620.00	PfdNoTob	$1,620.00	SelectNoTob	$1,960.00
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	55	Pfd Elite	$1,345.00	Pfd NonTob	$1,655.00	Pfd NonTob	$1,655.00	Std Slct	$1,985.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Super Pfd	$1,370.00	Pfd NonSmkr	$1,670.00	Pfd NonSmkr	$1,670.00	Std Pls NonSmkr	$2,140.00
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Super PrefNT	$1,375.00	Pref NT	$1,825.00	Pref NT	$1,825.00	Super StndNT	$2,525.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Best+ NonNic	$1,380.00	Pref Plus+ NonNic	$1,890.00	Pfd NonNic	$2,520.00	Std NonNic	$3,200.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Premier NT	$1,385.00	Preferred NT	$1,715.00	Preferred NT	$1,715.00	Standard Plus NT	$2,205.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$1,400.00	Pfd NoNic	$1,710.00	Pfd NoNic	$1,710.00	Selct NoNic	$2,180.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$1,400.00	Pfd NoNic	$1,710.00	Pfd NoNic	$1,710.00	Selct NoNic	$2,180.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$1,405.00	Pfd NonTob	$1,855.00	Pfd NonTob	$1,855.00	Non-Tob Plus	$2,535.00
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd+ NonTob	$1,405.00	Pfd NonTob	$1,835.00	Pfd NonTob	$1,835.00	Std+ NonTob	$2,485.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Pfd Plus NT	$1,410.00	Pfd NT	$1,810.00	Pfd NT	$1,810.00	Std NT	$2,810.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Slct Pfd	$1,416.55	Pfd	$1,869.76	Pfd	$1,869.76	Non-Tobacco	$2,825.27
Pacific 10* AMB:A+(2),S&P:A+(5),Com:89	55	Super Pfd	$1,420.00	Pfd+ NonSmkr	$1,780.00	Pfd NonSmkr	$2,500.00	Std Nonsmoker	$2,770.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. Plus	$1,424.00	Pref. NT	$1,734.00	Pref. NT	$1,734.00	Std. Plus	$2,194.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$1,425.00	Prf Non	$1,795.00	Prf Non	$1,795.00	Non Smk Pls	$2,525.00
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	55	Super Pfd NT	$1,425.00	Preferred NT	$1,885.00	Preferred NT	$1,885.00	Standard NT	$2,945.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$1,425.00	Preferred	$1,885.00	Preferred	$1,885.00	NonTobacco	$2,945.00
American National Signature Term 15*	55	Pfd+ NoNic	$1,430.00	Pfd NoNic	$1,840.00	Pfd NoNic	$1,840.00	StdPlusNoNic	$2,490.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A(3),S&P:A(6),Com:80									
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Elite	$1,435.00	Pfd NonTob	$1,835.00	Pfd NonTob	$1,835.00	Std+ NonTob	$2,485.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Sel	$1,447.15	Pfd NonTob	$1,910.65	Pfd NonTob	$1,910.65	Non-Tob Plus	$2,611.05
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$1,455.00	Prf Non	$1,995.00	Prf Non	$1,995.00	Non Smk Pls	$2,605.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	55	SSel Plus	$1,475.00	Sel Plus	$1,995.00	Sel Plus	$1,995.00	Sel	$2,585.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Elite	$1,510.00	Pfd Plus	$1,890.00	Pfd	$2,360.00	Non Tob	$2,950.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Elite NonSmkr	$1,549.00	Pfd NonSmkr	$1,939.00	Pfd NonSmkr	$1,939.00	Std+ NonSmkr	$2,539.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Plus NonTob	$1,552.50	Pfd NonTob	$1,602.50	Pfd NonTob	$1,602.50	Std Plus NonTob	$2,252.50
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$1,575.00	Prf Non	$2,155.00	Prf Non	$2,155.00	Non Smk Pls	$2,815.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Super Pref	$1,575.00	Pref NT	$1,885.00	Pref NT	$1,885.00	Std Plus	$2,475.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Super Pfd	$1,640.00	Pfd NonSmkr	$2,220.00	Pfd NonSmkr	$2,220.00	Std Pls NonSmkr	$2,970.00
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd+	$1,640.00	Pfd NonTob	$2,040.00	Pfd NonTob	$2,040.00	Std NonTob	$3,020.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$1,670.00	Pfd NoNic	$2,060.00	Pfd NoNic	$2,060.00	Selct NoNic	$2,790.00
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$1,670.00	Pfd NoNic	$2,060.00	Pfd NoNic	$2,060.00	Selct NoNic	$2,790.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. Plus	$1,674.00	Pref. NT	$2,004.00	Pref. NT	$2,004.00	Std. Plus	$2,594.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Plus	$1,690.00	Preferred	$2,130.00	Preferred	$2,130.00	Select NonTobacco	$3,060.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	SuperPfd	$1,690.00	PfdNoTob	$2,040.00	PfdNoTob	$2,040.00	SelectNoTob	$2,650.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	55	Preferred+ NT	$1,700.00	Preferred NT	$2,030.00	Preferred NT	$2,030.00	Standard NT	$2,480.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Preferred Plus	$1,710.00	Pfd NonSmkr	$2,060.00	Pfd NonSmkr	$2,060.00	Standard Plus	$2,530.00
Midland Natl Extv10 CS3* **AMB:A+(2),S&P:A+(5),Com:92**	55	Pref Plus	$1,710.00	Preferred	$2,180.00	Preferred	$2,180.00	NonTobacco	$3,300.00
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	55	Preferred Best	$1,735.00	Preferred Non-Tobacco	$2,125.00	Preferred Non-Tobacco	$2,125.00	Non-Smoker Plus	$2,655.00
John Hancock Term 15 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Super Pfd	$1,750.00	Pfd NonSmkr	$2,370.00	Pfd NonSmkr	$2,370.00	Std Pls NonSmkr	$3,170.00
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	55	Super Pfd Plus	$1,780.00	Pfd NT	$1,980.00	Pfd NT	$1,980.00	Std Plus NT	$2,240.00
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	55	Pfd+ NonSmkr	$1,785.00	Pfd NonSmkr	$2,565.00	Pfd NonSmkr	$2,565.00	Std NonSmkr	$4,045.00
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd+	$1,840.00	Pfd NonTob	$2,370.00	Pfd NonTob	$2,370.00	Std NonTob	$3,880.00
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	55	Pfd Elite	$1,865.00	Pfd NonTob	$2,255.00	Pfd NonTob	$2,255.00	Std Slct	$2,795.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier NT	$1,938.00	Premier NT	$1,938.00	Preferred NT	$2,636.00	Preferred NT	$2,636.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Elite	$1,980.00	Pfd Plus	$2,420.00	Pfd	$2,990.00	Non Tob	$4,030.00
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Plus NonTob	$1,982.50	Pfd NonTob	$2,042.50	Pfd NonTob	$2,042.50	Std Plus NonTob	$3,052.50
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	55	Super Pfd Plus	$2,000.00	Pfd NT	$2,250.00	Pfd NT	$2,250.00	Std Plus NT	$2,590.00
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$2,040.00	Preferred	$2,670.00	Preferred	$2,670.00	NonTobacco	$3,830.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Pfd Plus NT	$2,050.00	Pfd NT	$2,430.00	Pfd NT	$2,430.00	Std NT	$3,840.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Slct Pfd	$2,085.32	Pfd	$2,450.39	Pfd	$2,450.39	Non-Tobacco	$3,855.30
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Elite	$2,125.00	Pfd NonTob	$2,455.00	Pfd NonTob	$2,455.00	Std+ NonTob	$3,095.00
Banner OPTerm 20 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd+ NonTob	$2,125.00	Pfd NonTob	$2,455.00	Pfd NonTob	$2,455.00	Std+ NonTob	$3,095.00
Principal National Life 20 (03-12)*	55	Super PrefNT	$2,125.00	Pref NT	$2,455.00	Pref NT	$2,455.00	Super StndNT	$3,125.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:93 **American National Signature Term 20***	55	Pfd+ NoNic	$2,130.00	Pfd NoNic	$2,460.00	Pfd NoNic	$2,460.00	StdPlusNoNic	$3,140.00
AMB:A(3),S&P:A(6),Com:80 **Hartford Bicentennial 20**	55	Pfd Best+ NonNic	$2,130.00	Pref Plus+ NonNic	$2,450.00	Pfd NonNic	$3,100.00	Std NonNic	$3,990.00
AMB:A-(4),S&P:BBB+(8),Com:64 **Midland Natl Prem20 CS4***	55	Pref Plus	$2,145.00	Preferred	$2,615.00	Preferred	$2,615.00	NonTobacco	$3,905.00
AMB:A+(2),S&P:A+(5),Com:92 **NorthAmer ADDvantage 20 (3-11)**	55	Super Pfd NT	$2,145.00	Preferred NT	$2,615.00	Preferred NT	$2,615.00	Standard NT	$3,905.00
AMB:A+(2),S&P:A+(5),Com:92 **Cincinnati Life LifeHorizons Termsetter 20***	55	SSel Plus	$2,155.00	Sel Plus	$2,585.00	Sel Plus	$2,585.00	Sel	$3,335.00
AMB:A(3),S&P:A(6),Com:81 **Columbus Life Nautical 20***	55	Super Pfd Plus	$2,160.00	Pfd NT	$2,460.00	Pfd NT	$2,460.00	Std Plus NT	$2,860.00
AMB:A+(2),S&P:AA+(2),Com:97 **Minnesota Life Advantage Elite Select 20***	55	Pfd Sel	$2,185.00	Pfd NonTob	$2,525.00	Pfd NonTob	$2,525.00	Non-Tob Plus	$3,485.00
AMB:A+(2),S&P:A+(5),Com:93 **Assurity 350 Plus 15***	55	Preferred+ NT	$2,190.00	Preferred NT	$2,620.00	Preferred NT	$2,620.00	Standard NT	$3,130.00
AMB:A-(4),S&P:,Com:-- **Transmerica Trendsetter Super 20 (6-12)**	55	Preferred Plus	$2,200.00	Pfd NonSmkr	$2,540.00	Pfd NonSmkr	$2,540.00	Standard Plus	$3,190.00
AMB:A+(2),S&P:AA-(4),Com:93 **Symetra 20-Year Term***	55	Super Pref	$2,205.00	Pref NT	$2,495.00	Pref NT	$2,495.00	Std Plus	$3,305.00
AMB:A(3),S&P:A(6),Com:79 **Nationwide YourLife II 10***	55	Pfd+ NonTob	$2,205.00	Pfd NonTob	$2,385.00	Pfd NonTob	$2,385.00	Standard NonTob	$2,875.00
AMB:A+(2),S&P:A+(5),Com:91 **Catholic Family CP-10**	55	Preferred NT	$2,210.00	Preferred NT	$2,210.00	Preferred NT	$2,210.00	Non-Tobacco	$2,990.00
AMB:,S&P:,Com: **MetLife Investors GLT 20 (2-13)**	55	Elite NonSmkr	$2,249.00	Pfd NonSmkr	$2,619.00	Pfd NonSmkr	$2,619.00	Std+ NonSmkr	$3,139.00
AMB:A+(2),S&P:AA-(4),Com:95 **Minnesota Life Advantage Elite Select 20 w/ECA***	55	Pfd Sel	$2,250.55	Pfd NonTob	$2,600.75	Pfd NonTob	$2,600.75	Non-Tob Plus	$3,589.55
AMB:A+(2),S&P:A+(5),Com:93 **Security MTlNY LT Protector 20***	55	Pfd+ NonSmkr	$2,255.00	Pfd NonSmkr	$2,925.00	Pfd NonSmkr	$2,925.00	Std NonSmkr	$4,055.00
AMB:A-(4),S&P:,Com:-- **AG Select-A-Term 20 (01-13)**	55	Pref. Plus	$2,344.00	Pref. NT	$2,634.00	Pref. NT	$2,634.00	Std. Plus	$3,224.00
AMB:A(3),S&P:A+(5),Com:83 **Pruco - Essential 20 (6-12)**	55	Prf Bst	$2,355.00	Prf Non	$2,755.00	Prf Non	$2,755.00	Non Smk Pls	$3,755.00
AMB:A+(2),S&P:AA-(4),Com:89 **Lincoln Benefit 20 year TrueTerm (9-12)**	55	Pfd Elite	$2,395.00	Pfd NonTob	$2,805.00	Pfd NonTob	$2,805.00	Std Slct	$3,595.00

The quoted product is a Term UL product. Actual premiums may vary.

This quote information and premium comparison is for reference only and is intended to supplement the standard illustration provided by each insurance company, if applicable. Premium includes policy fee. The premiums in bold are current premiums that are guaranteed for the product's guarantee period, and the italicized premiums are the maximum premiums charged after the guarantee period. All other values are not guaranteed. All values and information are believed to be accurate. However accuracy cannot be assured. Refer to each carrier's complete illustration or rate card for exact quotations. A ' * ' indicates that NAIC-compliant illustration software is available. After initial level premium period ultimate rates are shown. Reports containing non-guaranteed values are supplemental life insurance illustrations that are not valid unless preceeded or accompanied by a Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Before submitting business with a company, you must be appointed with the company and a licensed agent in the state that you are soliciting business. FOR AGENT USE ONLY. Prepared on 3/19/2013 By David Racich.

VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:86									
(ING) ReliaStar TermSmart 20 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	SuperPfd	$2,400.00	PfdNoTob	$2,670.00	PfdNoTob	$2,670.00	SelectNoTob	$3,490.00
Nrthwstn Mutal LvlTerm 20* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier NT	$2,452.00	Premier NT	$2,452.00	Preferred NT	$3,212.00	Preferred NT	$3,212.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Premier NT	$2,515.00	Preferred NT	$2,955.00	Preferred NT	$2,955.00	Standard Plus NT	$3,595.00
Pacific 20* AMB:A+(2),S&P:A+(5),Com:89	55	Super Pfd	$2,520.00	Pfd+ NonSmkr	$3,210.00	Pfd NonSmkr	$4,440.00	Std Nonsmoker	$5,000.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Elite	$2,530.00	Pfd Plus	$3,000.00	Pfd	$3,730.00	Non Tob	$4,850.00
Pruco - Elite 20 (6-12) **AMB:A+(2),S&P:AA-(4),Com:89**	55	Prf Bst	$2,545.00	Prf Non	$2,975.00	Prf Non	$2,975.00	Non Smk Pls	$4,055.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$2,560.00	Pfd NoNic	$2,910.00	Pfd NoNic	$2,910.00	Selct NoNic	$3,590.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	PfdBstNoNic	$2,560.00	Pfd NoNic	$2,910.00	Pfd NoNic	$2,910.00	Selct NoNic	$3,590.00
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Plus	$2,590.00	Preferred	$3,160.00	Preferred	$3,160.00	Select NonTobacco	$3,740.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Super Pfd	$2,610.00	Pfd NonSmkr	$2,920.00	Pfd NonSmkr	$2,920.00	Std Pls NonSmkr	$4,030.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Plus NonTob	$2,632.50	Pfd NonTob	$2,712.50	Pfd NonTob	$2,712.50	Std Plus NonTob	$4,092.50
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd+ NonTob	$2,665.00	Pfd NonTob	$3,085.00	Pfd NonTob	$3,085.00	Standard NonTob	$4,285.00
Assurity 350 Plus 20* AMB:A-(4),S&P:,Com:--	55	Preferred+ NT	$2,670.00	Preferred NT	$3,210.00	Preferred NT	$3,210.00	Standard NT	$4,010.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd+	$2,670.00	Pfd NonTob	$3,590.00	Pfd NonTob	$3,590.00	Std NonTob	$4,950.00
John Hancock Term 20 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Super Pfd	$2,800.00	Pfd NonSmkr	$3,140.00	Pfd NonSmkr	$3,140.00	Std Pls NonSmkr	$4,320.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Nationwide YourLife II 20* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd+ NonTob	$2,805.00	Pfd NonTob	$3,465.00	Pfd NonTob	$3,465.00	Standard NonTob	$4,875.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Plus	$2,810.00	Preferred	$3,440.00	Preferred	$3,440.00	NonTobacco	$5,260.00
Catholic Family CP-20 AMB:,S&P:,Com:	55	Preferred NT	$3,850.00	Preferred NT	$3,850.00	Preferred NT	$3,850.00	Non-Tobacco	$5,170.00
Lincoln LifeElements 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Pfd Plus NT	$4,040.00	Pfd NT	$4,450.00	Pfd NT	$4,450.00	Std NT	$7,390.00
Banner OPTerm 30 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd+ NonTob	$4,045.00	Pfd NonTob	$4,455.00	Pfd NonTob	$4,455.00	Std+ NonTob	$5,745.00
Transmerica Trendsetter Super 30 (6-12)* AMB:A+(2),S&P:AA-(4),Com:93	55	Preferred Plus	$4,050.00	Pfd NonSmkr	$4,460.00	Pfd NonSmkr	$4,460.00	Standard Plus	$5,750.00
Protective Custom Choice 30 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Slct Pfd	$4,114.68	Pfd	$4,815.65	Pfd	$4,815.65	Non-Tobacco	$7,884.61
AG Select-A-Term 30 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. Plus	$4,224.00	Pref. NT	$4,944.00	Pref. NT	$4,944.00	Std. Plus	$6,754.00
Pruco - Essential 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Prf Bst	$4,235.00	Prf Non	$4,955.00	Prf Non	$4,955.00	Non Smk Pls	$6,805.00
Cincinnati Life LifeHorizons Termsetter 30* AMB:A(3),S&P:A(6),Com:81	55	SSel Plus	$4,295.00	Sel Plus	$4,995.00	Sel Plus	$4,995.00	Sel	$7,545.00
Principal National Life 30 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Super PrefNT	$4,305.00	Pref NT	$5,095.00	Pref NT	$5,095.00	Super StndNT	$6,955.00
United Omaha Term Life Answers 30 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Plus NonTob	$5,042.50	Pfd NonTob	$5,202.50	Pfd NonTob	$5,202.50	Std Plus NonTob	$7,882.50
Aviva 30yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Premier NT	$5,075.00	Preferred NT	$6,375.00	Preferred NT	$6,375.00	Standard Plus NT	$7,775.00
Nationwide YourLife II 30* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd+ NonTob	$6,115.00	Pfd NonTob	$6,515.00	Pfd NonTob	$6,515.00	Standard NonTob	$8,955.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Elite	$2,635.00	Pfd NonTob	$3,245.00	Pfd NonTob	$3,245.00	Std+ NonTob	$4,075.00
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Pfd Plus NT	$2,800.00	Pfd NT	$3,460.00	Pfd NT	$3,460.00	Std NT	$4,900.00
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Slct Pfd	$2,815.22	Pfd	$3,469.23	Pfd	$3,469.23	Non-Tobacco	$4,910.12
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Elite NonSmkr	$2,819.00	Pfd NonSmkr	$3,469.00	Pfd NonSmkr	$3,469.00	Std+ NonSmkr	$4,269.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$2,835.00	Preferred	$3,615.00	Preferred	$3,615.00	NonTobacco	$5,615.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Super Pfd NT	$2,835.00	Preferred NT	$3,615.00	Preferred NT	$3,615.00	Standard NT	$5,615.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	65	Pfd+ NoNic	$2,840.00	Pfd NoNic	$3,590.00	Pfd NoNic	$3,590.00	StdPlusNoNic	$4,590.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$2,845.00	Pfd NonTob	$3,525.00	Pfd NonTob	$3,525.00	Non-Tob Plus	$4,475.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd+ NonTob	$2,905.00	Pfd NonTob	$3,595.00	Pfd NonTob	$3,595.00	Std+ NonTob	$4,655.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Preferred Plus	$2,910.00	Pfd NonSmkr	$3,600.00	Pfd NonSmkr	$3,600.00	Standard Plus	$4,680.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$2,930.35	Pfd NonTob	$3,630.75	Pfd NonTob	$3,630.75	Non-Tob Plus	$4,609.25
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	65	SSel Plus	$2,965.00	Sel Plus	$3,615.00	Sel Plus	$3,615.00	Sel	$4,595.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Best+ NonNic	$2,970.00	Pref Plus+ NonNic	$3,650.00	Pfd NonNic	$4,750.00	Std NonNic	$5,600.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	SuperPfd	$3,010.00	PfdNoTob	$3,940.00	PfdNoTob	$3,940.00	SelectNoTob	$5,060.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	65	Super PrefNT	$3,035.00	Pref NT	$3,775.00	Pref NT	$3,775.00	Super StndNT	$4,595.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Plus	$3,040.00	Preferred	$3,530.00	Preferred	$3,530.00	Select NonTobacco	$4,930.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Super Pref	$3,075.00	Pref NT	$3,665.00	Pref NT	$3,665.00	Std Plus	$4,455.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	65	Preferred+ NT	$3,090.00	Preferred NT	$3,700.00	Preferred NT	$3,700.00	Standard NT	$4,540.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$3,185.00	Prf Non	$3,895.00	Prf Non	$3,895.00	Non Smk Pls	$5,015.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Super Pfd	$3,280.00	Pfd NonSmkr	$3,960.00	Pfd NonSmkr	$3,960.00	Std Pls NonSmkr	$4,560.00
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	65	Pfd Elite	$3,285.00	Pfd NonTob	$3,735.00	Pfd NonTob	$3,735.00	Std Slct	$4,915.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$3,340.00	Pfd NoNic	$4,070.00	Pfd NoNic	$4,070.00	Selct NoNic	$5,260.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$3,340.00	Pfd NoNic	$4,070.00	Pfd NoNic	$4,070.00	Selct NoNic	$5,260.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	65	Premier NT	$3,375.00	Preferred NT	$4,155.00	Preferred NT	$4,155.00	Standard Plus NT	$5,305.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$3,435.00	Prf Non	$4,205.00	Prf Non	$4,205.00	Non Smk Pls	$5,415.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Elite	$3,490.00	Pfd Plus	$4,370.00	Pfd	$5,470.00	Non Tob	$6,570.00
Pacific 10* AMB:A+(2),S&P:A+(5),Com:89	65	Super Pfd	$3,680.00	Pfd+ NonSmkr	$4,370.00	Pfd NonSmkr	$5,880.00	Std Nonsmoker	$7,030.00
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd+	$3,740.00	Pfd NonTob	$4,560.00	Pfd NonTob	$4,560.00	Std NonTob	$6,730.00
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Elite	$3,745.00	Pfd NonTob	$4,885.00	Pfd NonTob	$4,885.00	Std+ NonTob	$6,345.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Pfd Plus NT	$3,850.00	Pfd NT	$4,820.00	Pfd NT	$4,820.00	Std NT	$8,270.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Slct Pfd	$3,857.62	Pfd	$4,990.63	Pfd	$4,990.63	Non-Tobacco	$7,975.16
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$3,910.00	Preferred	$5,060.00	Preferred	$5,060.00	NonTobacco	$7,460.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Elite NonSmkr	$3,919.00	Pfd NonSmkr	$5,179.00	Pfd NonSmkr	$5,179.00	Std+ NonSmkr	$6,789.00
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Super Pfd NT	$3,965.00	Preferred NT	$5,045.00	Preferred NT	$5,045.00	Standard NT	$7,255.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$3,965.00	Preferred	$5,045.00	Preferred	$5,045.00	NonTobacco	$7,255.00
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	65	Super Pfd Plus	$4,010.00	Pfd NT	$4,560.00	Pfd NT	$4,560.00	Std Plus NT	$5,060.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd+ NonTob	$4,045.00	Pfd NonTob	$4,855.00	Pfd NonTob	$4,855.00	Std+ NonTob	$6,485.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Super Pref	$4,075.00	Pref NT	$4,985.00	Pref NT	$4,985.00	Std Plus	$6,565.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	65	SSel Plus	$4,075.00	Sel Plus	$5,065.00	Sel Plus	$5,065.00	Sel	$6,595.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$4,095.00	Pfd NonTob	$4,995.00	Pfd NonTob	$4,995.00	Non-Tob Plus	$7,605.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. Plus	$4,134.00	Pref. NT	$4,904.00	Pref. NT	$4,904.00	Std. Plus	$6,004.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	65	Pfd Plus NonTob	$4,142.50	Pfd NonTob	$4,272.50	Pfd NonTob	$4,272.50	Std Plus NonTob	$5,572.50
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$4,155.00	Prf Non	$4,935.00	Prf Non	$4,935.00	Non Smk Pls	$6,775.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Preferred Plus	$4,180.00	Pfd NonSmkr	$5,020.00	Pfd NonSmkr	$5,020.00	Standard Plus	$6,490.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$4,217.85	Pfd NonTob	$5,144.85	Pfd NonTob	$5,144.85	Non-Tob Plus	$7,833.15
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	65	Preferred+ NT	$4,330.00	Preferred NT	$5,200.00	Preferred NT	$5,200.00	Standard NT	$6,230.00
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	65	Pfd Elite	$4,425.00	Pfd NonTob	$5,755.00	Pfd NonTob	$5,755.00	Std Slct	$7,185.00
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	65	Super PrefNT	$4,465.00	Pref NT	$5,145.00	Pref NT	$5,145.00	Super StndNT	$6,735.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$4,485.00	Prf Non	$5,325.00	Prf Non	$5,325.00	Non Smk Pls	$7,315.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Best+ NonNic	$4,590.00	Pref Plus+ NonNic	$5,580.00	Pfd NonNic	$7,340.00	Std NonNic	$9,740.00
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	65	Pfd+ NonSmkr	$4,595.00	Pfd NonSmkr	$5,295.00	Pfd NonSmkr	$5,295.00	Std NonSmkr	$7,125.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	65	Pfd+ NoNic	$4,690.00	Pfd NoNic	$5,320.00	Pfd NoNic	$5,320.00	StdPlusNoNic	$6,680.00
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$4,700.00	Pfd NoNic	$5,540.00	Pfd NoNic	$5,540.00	Selct NoNic	$7,570.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$4,700.00	Pfd NoNic	$5,540.00	Pfd NoNic	$5,540.00	Selct NoNic	$7,570.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
John Hancock Term 15 (10-2011) **AMB:A+(2),S&P:AA-(4),Com:93**	65	Super Pfd	$4,790.00	Pfd NonSmkr	$5,910.00	Pfd NonSmkr	$5,910.00	Std Pls NonSmkr	$7,280.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. Plus	$4,804.00	Pref. NT	$5,604.00	Pref. NT	$5,604.00	Std. Plus	$6,784.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	SuperPfd	$4,840.00	PfdNoTob	$5,640.00	PfdNoTob	$5,640.00	SelectNoTob	$7,330.00
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd+	$4,850.00	Pfd NonTob	$6,070.00	Pfd NonTob	$6,070.00	Std NonTob	$9,700.00
Nationwide YourLife II 10* AMB:A+(2),S&P:A+(5),Com:91	65	Pfd+ NonTob	$4,945.00	Pfd NonTob	$5,185.00	Pfd NonTob	$5,185.00	Standard NonTob	$7,065.00
Catholic Family CP-10 AMB:,S&P:,Com:	65	Preferred NT	$5,000.00	Preferred NT	$5,000.00	Preferred NT	$5,000.00	Non-Tobacco	$6,760.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Elite	$5,090.00	Pfd Plus	$5,910.00	Pfd	$7,450.00	Non Tob	$10,200.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	65	Super Pfd Plus	$5,270.00	Pfd NT	$6,160.00	Pfd NT	$6,160.00	Std Plus NT	$6,570.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Plus	$5,270.00	Preferred	$6,350.00	Preferred	$6,350.00	Select NonTobacco	$8,260.00
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	65	Pfd+ NonSmkr	$5,275.00	Pfd NonSmkr	$6,315.00	Pfd NonSmkr	$6,315.00	Std NonSmkr	$8,135.00
Minnesota Life Advantage Elite Select 20* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Sel	$5,545.00	Pfd NonTob	$6,535.00	Pfd NonTob	$6,535.00	Non-Tob Plus	$9,855.00
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$5,755.00	Preferred	$7,655.00	Preferred	$7,655.00	NonTobacco	$11,475.00
NorthAmer ADDvantage 20 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Super Pfd NT	$5,755.00	Preferred NT	$7,655.00	Preferred NT	$7,655.00	Standard NT	$11,475.00
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$5,810.00	Preferred	$7,150.00	Preferred	$7,150.00	NonTobacco	$10,950.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	65	Pfd+ NonTob	$6,025.00	Pfd NonTob	$7,295.00	Pfd NonTob	$7,295.00	Standard NonTob	$10,945.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Pfd Plus NT	$6,150.00	Pfd NT	$7,510.00	Pfd NT	$7,510.00	Std NT	$11,480.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Slct Pfd	$6,165.36	Pfd	$7,525.35	Pfd	$7,525.35	Non-Tobacco	$11,495.07

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
MetLife Investors GLT 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Elite NonSmkr	$6,169.00	Pfd NonSmkr	$8,049.00	Pfd NonSmkr	$8,049.00	Std+ NonSmkr	$9,509.00
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	65	Pfd Plus NonTob	$6,182.50	Pfd NonTob	$6,372.50	Pfd NonTob	$6,372.50	Std Plus NonTob	$9,172.50
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Elite	$6,255.00	Pfd NonTob	$7,525.00	Pfd NonTob	$7,525.00	Std+ NonTob	$8,895.00
Cincinnati Life LifeHorizons Termsetter 20* AMB:A(3),S&P:A(6),Com:81	65	SSel Plus	$6,275.00	Sel Plus	$7,685.00	Sel Plus	$7,685.00	Sel	$9,615.00
Symetra 20-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Super Pref	$6,285.00	Pref NT	$7,575.00	Pref NT	$7,575.00	Std Plus	$9,995.00
Columbus Life Nautical 20* AMB:A+(2),S&P:AA+(2),Com:97	65	Super Pfd Plus	$6,290.00	Pfd NT	$7,460.00	Pfd NT	$7,460.00	Std Plus NT	$7,790.00
Hartford Bicentennial 20 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Best+ NonNic	$6,290.00	Pref Plus+ NonNic	$7,680.00	Pfd NonNic	$10,600.00	Std NonNic	$13,120.00
Banner OPTerm 20 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd+ NonTob	$6,445.00	Pfd NonTob	$7,655.00	Pfd NonTob	$7,655.00	Std+ NonTob	$10,105.00
Transmerica Trendsetter Super 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Preferred Plus	$6,450.00	Pfd NonSmkr	$7,840.00	Pfd NonSmkr	$7,840.00	Standard Plus	$9,570.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	65	Premier NT	$6,475.00	Preferred NT	$9,075.00	Preferred NT	$9,075.00	Standard Plus NT	$11,475.00
Pruco - Essential 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$6,475.00	Prf Non	$7,875.00	Prf Non	$7,875.00	Non Smk Pls	$9,465.00
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	65	Pfd Elite	$6,515.00	Pfd NonTob	$8,205.00	Pfd NonTob	$8,205.00	Std Slct	$9,885.00
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Plus	$6,530.00	Preferred	$7,790.00	Preferred	$7,790.00	Select NonTobacco	$10,440.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	65	Premier NT	$6,568.00	Premier NT	$6,568.00	Preferred NT	$8,337.00	Preferred NT	$8,337.00
Nationwide YourLife II 20* AMB:A+(2),S&P:A+(5),Com:91	65	Pfd+ NonTob	$6,585.00	Pfd NonTob	$8,405.00	Pfd NonTob	$8,405.00	Standard NonTob	$13,165.00
(ING) ReliaStar TermSmart 20 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	SuperPfd	$6,610.00	PfdNoTob	$8,540.00	PfdNoTob	$8,540.00	SelectNoTob	$10,460.00
Principal National Life 20 (03-12)*	65	Super PrefNT	$6,915.00	Pref NT	$8,395.00	Pref NT	$8,395.00	Super StndNT	$10,395.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Plus Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Plus Non-Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:93									
Pruco - Elite 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Prf Bst	$6,995.00	Prf Non	$8,505.00	Prf Non	$8,505.00	Non Smk Pls	$10,225.00
AG Select-A-Term 20 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. Plus	$7,094.00	Pref. NT	$8,504.00	Pref. NT	$8,504.00	Std. Plus	$10,424.00
Security MTlNY LT Protector 20* AMB:A-(4),S&P:,Com:--	65	Pfd+ NonSmkr	$7,285.00	Pfd NonSmkr	$8,695.00	Pfd NonSmkr	$8,695.00	Std NonSmkr	$13,535.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Elite	$7,350.00	Pfd Plus	$9,130.00	Pfd	$10,870.00	Non Tob	$15,220.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$7,390.00	Pfd NoNic	$8,990.00	Pfd NoNic	$8,990.00	Selct NoNic	$11,680.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	PfdBstNoNic	$7,390.00	Pfd NoNic	$8,990.00	Pfd NoNic	$8,990.00	Selct NoNic	$11,680.00
Jackson Natl Protector 20* **AMB:A+(2),S&P:AA(3),Com:94**	65	Pfd+	$7,760.00	Pfd NonTob	$9,640.00	Pfd NonTob	$9,640.00	Std NonTob	$12,730.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Super Pfd	$7,800.00	Pfd NonSmkr	$9,310.00	Pfd NonSmkr	$9,310.00	Std Pls NonSmkr	$11,280.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	65	Pfd Plus NonTob	$8,342.50	Pfd NonTob	$8,602.50	Pfd NonTob	$8,602.50	Std Plus NonTob	$13,912.50
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Plus	$8,760.00	Preferred	$10,760.00	Preferred	$10,760.00	NonTobacco	$15,860.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Std NT	$1,310.00	Pfd Tob	$2,810.00	Std Tob	$4,220.00	Std Tob	$4,220.00
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,425.00	Prf Smk	$3,215.00	Prf Smk	$3,215.00	Smkr	$4,245.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$1,455.00	Pref Std	$2,755.00	Pref Std	$2,755.00	Std	$3,865.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,535.00	Prf Smk	$3,475.00	Prf Smk	$3,475.00	Smkr	$4,585.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,665.00	Prf Smk	$3,765.00	Prf Smk	$3,765.00	Smkr	$5,295.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,795.00	Prf Smk	$4,065.00	Prf Smk	$4,065.00	Smkr	$5,715.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Std NT	$1,880.00	Pfd Tob	$3,780.00	Std Tob	$5,270.00	Std Tob	$5,270.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$1,885.00	Pref Std	$3,575.00	Pref Std	$3,575.00	Std	$4,795.00
Pruco - Essential 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$2,135.00	Prf Smk	$5,075.00	Prf Smk	$5,075.00	Smkr	$6,685.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Std NT	$2,230.00	Pfd Tob	$5,400.00	Std Tob	$7,240.00	Std Tob	$7,240.00
Pruco - Elite 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$2,305.00	Prf Smk	$5,485.00	Prf Smk	$5,485.00	Smkr	$7,215.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$2,350.00	Pfd Smkr	$4,840.00	Std Smkr	$6,800.00	Std Smkr	$6,800.00
Cincinnati Life LifeHorizons Termsetter 20* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$2,365.00	Pref Std	$4,595.00	Pref Std	$4,595.00	Std	$6,285.00
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	45	Non-Smoker Plus	$2,445.00	Preferred Smoker	$6,055.00	Smoker	$7,795.00	Smoker	$7,795.00
John Hancock Term 15 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$2,500.00	Pfd Smkr	$5,150.00	Std Smkr	$7,240.00	Std Smkr	$7,240.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Pfd Smkr	$2,509.00	Pfd Smkr	$2,509.00	Std Smkr	$3,889.00	Std Smkr	$3,889.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$2,760.00	Pfd Smkr	$6,690.00	Std Smkr	$9,510.00	Std Smkr	$9,510.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Preferred TB	$2,765.00	Preferred TB	$2,765.00	Standard TB	$3,885.00	Standard TB	$3,885.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$2,765.00	Pref Tob	$2,765.00	Tobacco	$3,885.00	Tobacco	$3,885.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd Tob	$2,765.00	Pfd Tob	$2,765.00	Std Tob	$3,885.00	Std Tob	$3,885.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	45	Pfd Nic	$2,770.00	Pfd Nic	$2,770.00	Std Nic	$3,890.00	Std Nic	$3,890.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	45	Premier Tobacco	$2,791.00	Preferred Tobacco	$3,663.00	Preferred Tobacco	$3,663.00	Standard+ Tob	$5,913.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	PfdTob	$2,820.00	PfdTob	$2,820.00	StdTob	$3,930.00	StdTob	$3,930.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Smkr	$2,850.00	Pfd Smkr	$2,850.00	Std Smkr	$4,230.00	Std Smkr	$4,230.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$2,905.00	Pfd Tob	$2,905.00	Std Tob	$3,995.00	Std Tob	$3,995.00
John Hancock Term 20 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$2,960.00	Pfd Smkr	$7,160.00	Std Smkr	$10,180.00	Std Smkr	$10,180.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Nicotine	$2,980.00	Pfd Nicotine	$2,980.00	Std Nicotine	$4,000.00	Std Nicotine	$4,000.00
Nationwide YourLife II 10* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Tobacco	$2,985.00	Pfd Tobacco	$2,985.00	Standard Tobacco	$4,045.00	Standard Tobacco	$4,045.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Std Tob	$4,142.50	Pfd Tob	$3,052.50	Pfd Tob	$3,052.50	Std Tob	$4,142.50
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$3,125.00	Pref Tob	$3,125.00	Std Tob	$4,055.00	Std Tob	$4,055.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Pref Tob	$3,215.00	Pref Tob	$3,215.00	Std Tob	$4,255.00	Std Tob	$4,255.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$3,218.75	Pref Tob	$3,218.75	Std Tob	$4,176.65	Std Tob	$4,176.65
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$3,245.00	Pfd Smkr	$3,245.00	Std Smkr	$4,175.00	Std Smkr	$4,175.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. T	$3,254.00	Pref. T	$3,254.00	Std. T	$4,564.00	Std. T	$4,564.00
Pruco - Essential 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$3,255.00	Prf Smk	$8,925.00	Prf Smk	$8,925.00	Smkr	$10,625.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$3,285.00	Pref Tob	$3,285.00	Stnd Tob	$4,535.00	Stnd Tob	$4,535.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$3,330.00	Pfd NicUse	$3,330.00	Std NicUse	$4,800.00	Std NicUse	$4,800.00
GLAIC Colony Term 10 (10-12)	45	Pfd NicUse	$3,330.00	Pfd NicUse	$3,330.00	Std NicUse	$4,800.00	Std NicUse	$4,800.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A(3),S&P:A-(7),Com:75 **Western Reserve Freedom Choice Term II 10***	45	Pfd Tob	$3,350.00	Pfd Tob	$3,350.00	Tobacco	$5,040.00	Tobacco	$5,040.00
AMB:A+(2),S&P:AA-(4),Com:93 **Ameritas Keystone 10***	45	Pfd Tob	$3,380.00	Pfd Tob	$3,380.00	Tobacco	$5,040.00	Tobacco	$5,040.00
AMB:A(3),S&P:A+(5),Com:84 **Pacific 10***	45	Pfd Smkr	$3,390.00	Pfd Smkr	$3,390.00	Smoker	$4,740.00	Smoker	$4,740.00
AMB:A+(2),S&P:A+(5),Com:89 **Columbus Life Nautical 10***	45	Preferred Tob	$3,410.00	Preferred Tob	$3,410.00	Standard Tob	$4,330.00	Standard Tob	$4,330.00
AMB:A+(2),S&P:AA+(2),Com:97 **Midland Natl Prem15 CS4***	45	Pref Tob	$3,515.00	Pref Tob	$3,515.00	Tobacco	$4,745.00	Tobacco	$4,745.00
AMB:A+(2),S&P:A+(5),Com:92 **NorthAmer ADDvantage 15 (3-11)**	45	Preferred TB	$3,515.00	Preferred TB	$3,515.00	Standard TB	$4,745.00	Standard TB	$4,745.00
AMB:A+(2),S&P:A+(5),Com:92 **Pruco - Elite 30 (6-12)**	45	Non Smk Pls	$3,515.00	Prf Smk	$9,635.00	Prf Smk	$9,635.00	Smkr	$11,475.00
AMB:A+(2),S&P:AA-(4),Com:89 **John Hancock Term 10 (10-2011)**	45	Std Smkr	$5,290.00	Pfd Smkr	$3,540.00	Std Smkr	$5,290.00	Std Smkr	$5,290.00
AMB:A+(2),S&P:AA-(4),Com:93 **Aviva 10yr Term 01-2010***	45	Pfd Tob	$3,545.00	Pfd Tob	$3,545.00	Std Tob	$4,805.00	Std Tob	$4,805.00
AMB:A-(4),S&P:A-(7),Com:64 **MetLife Investors GLT 15 (2-13)**	45	Pfd Smkr	$3,579.00	Pfd Smkr	$3,579.00	Std Smkr	$5,869.00	Std Smkr	$5,869.00
AMB:A+(2),S&P:AA-(4),Com:95 **Jackson Natl Protector 10***	45	Pfd Tob	$3,580.00	Pfd Tob	$3,580.00	Std Tob	$4,740.00	Std Tob	$4,740.00
AMB:A+(2),S&P:AA(3),Com:94 **(ING) ReliaStar TermSmart 15 (4-12)***	45	PfdTob	$3,620.00	PfdTob	$3,620.00	StdTob	$5,260.00	StdTob	$5,260.00
AMB:A(3),S&P:A-(7),Com:75 **Assurity 350 Plus 10***	45	Preferred Tob	$3,630.00	Preferred Tob	$3,630.00	Standard Tob	$4,160.00	Standard Tob	$4,160.00
AMB:A-(4),S&P:,Com:-- **Lincoln Benefit 10 year TrueTerm (9-12)**	45	Prf Smkr	$3,695.00	Prf Smkr	$3,695.00	Std Smkr	$5,165.00	Std Smkr	$5,165.00
AMB:A+(2),S&P:A+(5),Com:86 **American National Signature Term 15***	45	Pfd Nic	$3,750.00	Pfd Nic	$3,750.00	Std Nic	$5,130.00	Std Nic	$5,130.00
AMB:A(3),S&P:A(6),Com:80 **Nrthwstn Mutal LvlTerm 20***	45	Premier Tobacco	$3,750.00	Preferred Tobacco	$4,898.00	Preferred Tobacco	$4,898.00	Standard+ Tob	$7,728.00
AMB:A++(1),S&P:AA+(2),Com:100 **Transmerica Trendsetter Super 15 (6-12)**	45	Pfd Smkr	$3,760.00	Pfd Smkr	$3,760.00	Std Smkr	$5,130.00	Std Smkr	$5,130.00
AMB:A+(2),S&P:AA-(4),Com:93 AXA Equitable 15-151*	45	Pfd Tob	$3,775.00	Pfd Tob	$3,775.00	Std Tob	$5,145.00	Std Tob	$5,145.00
AMB:A+(2),S&P:A+(5),Com:93 **Lincoln LifeElements 30 (2-13)**	45	Std NT	$3,800.00	Pfd Tob	$9,150.00	Std Tob	$11,540.00	Std Tob	$11,540.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:AA-(4),Com:89									
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd Tob	$3,815.00	Pfd Tob	$3,815.00	Std Tob	$5,295.00	Std Tob	$5,295.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. T	$3,964.00	Pref. T	$3,964.00	Std. T	$5,284.00	Std. T	$5,284.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Pref Tob	$3,975.00	Pref Tob	$3,975.00	Std Tob	$5,375.00	Std Tob	$5,375.00
Cincinnati Life LifeHorizons Termsetter 30* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$3,975.00	Pref Std	$8,365.00	Pref Std	$8,365.00	Std	$9,955.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	45	Preferred Tob	$4,010.00	Preferred Tob	$4,010.00	Standard Tob	$5,450.00	Standard Tob	$5,450.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Nicotine	$4,050.00	Pfd Nicotine	$4,050.00	Std Nicotine	$5,900.00	Std Nicotine	$5,900.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$4,065.00	Pfd Tob	$4,065.00	Std Tob	$5,375.00	Std Tob	$5,375.00
Catholic Family CP-10 AMB:,S&P:,Com:	45	Standard	$4,100.00	Standard	$4,100.00	Standard	$4,100.00	Standard	$4,100.00
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Std Tob	$5,292.50	Pfd Tob	$4,112.50	Pfd Tob	$4,112.50	Std Tob	$5,292.50
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$4,186.95	Pfd Tob	$4,186.95	Std Tob	$5,536.25	Std Tob	$5,536.25
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd Tob	$4,250.00	Pfd Tob	$4,250.00	Std Tob	$5,950.00	Std Tob	$5,950.00
Security MTINY LT Protector 15* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$4,315.00	Pfd Smkr	$4,315.00	Std Smkr	$5,615.00	Std Smkr	$5,615.00
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$4,390.00	Pref Tob	$4,390.00	Tobacco	$5,960.00	Tobacco	$5,960.00
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	45	Preferred Tob	$4,460.00	Preferred Tob	$4,460.00	Standard Tob	$5,360.00	Standard Tob	$5,360.00
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$4,505.00	Pref Tob	$4,505.00	Stnd Tob	$5,855.00	Stnd Tob	$5,855.00
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$4,520.00	Pfd NicUse	$4,520.00	Std NicUse	$6,050.00	Std NicUse	$6,050.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$4,520.00	Pfd NicUse	$4,520.00	Std NicUse	$6,050.00	Std NicUse	$6,050.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Tob	$4,580.00	Pfd Tob	$4,580.00	Tobacco	$6,060.00	Tobacco	$6,060.00
Columbus Life Nautical 20* AMB:A+(2),S&P:AA+(2),Com:97	45	Preferred Tob	$4,600.00	Preferred Tob	$4,600.00	Standard Tob	$6,570.00	Standard Tob	$6,570.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Tobacco	$4,683.39	Tobacco	$4,683.39	Tobacco	$4,683.39	Tobacco	$4,683.39
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Prf Smkr	$4,725.00	Prf Smkr	$4,725.00	Std Smkr	$6,505.00	Std Smkr	$6,505.00
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$4,835.00	Pref Tob	$4,835.00	Tobacco	$6,505.00	Tobacco	$6,505.00
NorthAmer ADDvantage 20 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Preferred TB	$4,835.00	Preferred TB	$4,835.00	Standard TB	$6,505.00	Standard TB	$6,505.00
MetLife Investors GLT 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Pfd Smkr	$4,839.00	Pfd Smkr	$4,839.00	Std Smkr	$7,169.00	Std Smkr	$7,169.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Tob	$4,880.00	Pfd Tob	$4,880.00	Tobacco	$6,580.00	Tobacco	$6,580.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Tobacco	$4,935.00	Pfd Tobacco	$4,935.00	Standard Tobacco	$6,655.00	Standard Tobacco	$6,655.00
Transmerica Trendsetter Super 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Smkr	$4,990.00	Pfd Smkr	$4,990.00	Std Smkr	$6,620.00	Std Smkr	$6,620.00
American National Signature Term 20* AMB:A(3),S&P:A(6),Com:80	45	Pfd Nic	$4,990.00	Pfd Nic	$4,990.00	Std Nic	$6,620.00	Std Nic	$6,620.00
Banner OPTerm 20 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd Tob	$5,045.00	Pfd Tob	$5,045.00	Std Tob	$6,695.00	Std Tob	$6,695.00
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$5,045.00	Pfd Tob	$5,045.00	Std Tob	$6,295.00	Std Tob	$6,295.00
AG Select-A-Term 20 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. T	$5,054.00	Pref. T	$5,054.00	Std. T	$7,134.00	Std. T	$7,134.00
(ING) ReliaStar TermSmart 20 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	PfdTob	$5,080.00	PfdTob	$5,080.00	StdTob	$6,730.00	StdTob	$6,730.00
Minnesota Life Advantage Elite Select 20* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$5,285.00	Pref Tob	$5,285.00	Std Tob	$6,805.00	Std Tob	$6,805.00
Symetra 20-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Pref Tob	$5,375.00	Pref Tob	$5,375.00	Std Tob	$7,235.00	Std Tob	$7,235.00
Minnesota Life Advantage Elite Select 20 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$5,443.55	Pref Tob	$5,443.55	Std Tob	$7,009.15	Std Tob	$7,009.15
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Std Tob	$6,682.50	Pfd Tob	$5,462.50	Pfd Tob	$5,462.50	Std Tob	$6,682.50
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$5,470.00	Pref Tob	$5,470.00	Tobacco	$7,210.00	Tobacco	$7,210.00
Nationwide YourLife II 20*	45	Pfd Tobacco	$5,475.00	Pfd Tobacco	$5,475.00	Standard Tobacco	$6,935.00	Standard Tobacco	$6,935.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:91 **Hartford Bicentennial 20** AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Nicotine	$5,500.00	Pfd Nicotine	$5,500.00	Std Nicotine	$7,140.00	Std Nicotine	$7,140.00
Principal National Life 20 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$5,655.00	Pref Tob	$5,655.00	Stnd Tob	$7,395.00	Stnd Tob	$7,395.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Tobacco	$5,691.44	Tobacco	$5,691.44	Tobacco	$5,691.44	Tobacco	$5,691.44
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Prf Smkr	$5,755.00	Prf Smkr	$5,755.00	Std Smkr	$7,835.00	Std Smkr	$7,835.00
Pacific 20* AMB:A+(2),S&P:A+(5),Com:89	45	Pfd Smkr	$5,850.00	Pfd Smkr	$5,850.00	Smoker	$7,390.00	Smoker	$7,390.00
Assurity 350 Plus 20* AMB:A-(4),S&P:,Com:--	45	Preferred Tob	$5,890.00	Preferred Tob	$5,890.00	Standard Tob	$6,860.00	Standard Tob	$6,860.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd Tob	$5,990.00	Pfd Tob	$5,990.00	Std Tob	$8,100.00	Std Tob	$8,100.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$6,060.00	Pfd NicUse	$6,060.00	Std NicUse	$8,050.00	Std NicUse	$8,050.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$6,060.00	Pfd NicUse	$6,060.00	Std NicUse	$8,050.00	Std NicUse	$8,050.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Pfd Tob	$6,215.00	Pfd Tob	$6,215.00	Std Tob	$7,965.00	Std Tob	$7,965.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Tob	$6,240.00	Pfd Tob	$6,240.00	Tobacco	$7,720.00	Tobacco	$7,720.00
Catholic Family CP-20 AMB:,S&P:,Com:	45	Standard	$6,300.00	Standard	$6,300.00	Standard	$6,300.00	Standard	$6,300.00
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Tob	$6,490.00	Pfd Tob	$6,490.00	Tobacco	$8,750.00	Tobacco	$8,750.00
Security MTINY LT Protector 20* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$6,645.00	Pfd Smkr	$6,645.00	Std Smkr	$7,845.00	Std Smkr	$7,845.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$7,200.00	Pref Tob	$7,200.00	Tobacco	$9,260.00	Tobacco	$9,260.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Tobacco	$7,588.80	Tobacco	$7,588.80	Tobacco	$7,588.80	Tobacco	$7,588.80
Catholic Family CP-30 AMB:,S&P:,Com:	45	Standard	$7,870.00	Standard	$7,870.00	Standard	$7,870.00	Standard	$7,870.00
NorthAmer ADDvantage 30 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Preferred TB	$8,065.00	Preferred TB	$8,065.00	Standard TB	$9,955.00	Standard TB	$9,955.00
MetLife Investors GLT 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Pfd Smkr	$8,089.00	Pfd Smkr	$8,089.00	Std Smkr	$11,669.00	Std Smkr	$11,669.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
American National Signature Term 30* AMB:A(3),S&P:A(6),Com:80	45	Pfd Nic	$8,370.00	Pfd Nic	$8,370.00	Std Nic	$10,720.00	Std Nic	$10,720.00
Transmerica Trendsetter Super 30 (6-12)* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Smkr	$8,510.00	Pfd Smkr	$8,510.00	Std Smkr	$10,420.00	Std Smkr	$10,420.00
Nationwide YourLife II 30* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Tobacco	$8,655.00	Pfd Tobacco	$8,655.00	Standard Tobacco	$11,015.00	Standard Tobacco	$11,015.00
Banner OPTerm 30 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd Tob	$8,755.00	Pfd Tob	$8,755.00	Std Tob	$11,115.00	Std Tob	$11,115.00
Columbus Life Nautical 30* AMB:A+(2),S&P:AA+(2),Com:97	45	Preferred Tob	$9,000.00	Preferred Tob	$9,000.00	Standard Tob	$10,600.00	Standard Tob	$10,600.00
Minnesota Life Advantage Elite Select 30* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$9,165.00	Pfd Tob	$9,165.00	Std Tob	$11,305.00	Std Tob	$11,305.00
Assurity 350 Plus 30* AMB:A-(4),S&P:,Com:--	45	Preferred Tob	$9,210.00	Preferred Tob	$9,210.00	Standard Tob	$10,370.00	Standard Tob	$10,370.00
United Omaha Term Life Answers 30 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Std Tob	$10,622.50	Pfd Tob	$9,312.50	Pfd Tob	$9,312.50	Std Tob	$10,622.50
AG Select-A-Term 30 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. T	$9,414.00	Pref. T	$9,414.00	Std. T	$11,604.00	Std. T	$11,604.00
Principal National Life 30 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$9,415.00	Pref Tob	$9,415.00	Stnd Tob	$11,665.00	Stnd Tob	$11,665.00
Minnesota Life Advantage Elite Select 30 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$9,439.95	Pfd Tob	$9,439.95	Std Tob	$11,644.15	Std Tob	$11,644.15
Hartford Bicentennial 30 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Nicotine	$9,500.00	Pfd Nicotine	$9,500.00	Std Nicotine	$12,100.00	Std Nicotine	$12,100.00
Symetra 30-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Pref Tob	$9,525.00	Pref Tob	$9,525.00	Std Tob	$11,845.00	Std Tob	$11,845.00
Lincoln Benefit 30 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Prf Smkr	$9,765.00	Prf Smkr	$9,765.00	Std Smkr	$13,055.00	Std Smkr	$13,055.00
Security MTINY LT Protector 30* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$9,855.00	Pfd Smkr	$9,855.00	Std Smkr	$12,325.00	Std Smkr	$12,325.00
Aviva 30yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Pfd Tob	$10,525.00	Pfd Tob	$10,525.00	Std Tob	$13,335.00	Std Tob	$13,335.00
Western Reserve Freedom Choice Term II 30* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Tob	$10,730.00	Pfd Tob	$10,730.00	Tobacco	$12,230.00	Tobacco	$12,230.00
Ameritas Keystone 30/30* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Tob	$12,240.00	Pfd Tob	$12,240.00	N/A	N/A	N/A	N/A

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$3,135.00	Prf Smk	$7,335.00	Prf Smk	$7,335.00	Smkr	$9,385.00
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Std NT	$3,140.00	Pfd Tob	$6,680.00	Std Tob	$9,190.00	Std Tob	$9,190.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	55	Ultra Std	$3,315.00	Pref Std	$6,475.00	Pref Std	$6,475.00	Std	$8,595.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$3,385.00	Prf Smk	$7,925.00	Prf Smk	$7,925.00	Smkr	$10,135.00
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	55	Non-Smoker Plus	$3,535.00	Preferred Smoker	$8,285.00	Smoker	$11,065.00	Smoker	$11,065.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$3,575.00	Prf Smk	$9,435.00	Prf Smk	$9,435.00	Smkr	$11,965.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$3,865.00	Prf Smk	$10,185.00	Prf Smk	$10,185.00	Smkr	$12,925.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Std NT	$4,200.00	Pfd Tob	$9,770.00	Std Tob	$12,360.00	Std Tob	$12,360.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	55	Ultra Std	$4,455.00	Pref Std	$8,875.00	Pref Std	$8,875.00	Std	$10,995.00
Pruco - Essential 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$4,675.00	Prf Smk	$11,605.00	Prf Smk	$11,605.00	Smkr	$14,985.00
Pruco - Elite 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$5,045.00	Prf Smk	$12,535.00	Prf Smk	$12,535.00	Smkr	$16,185.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$5,490.00	Pfd Smkr	$11,660.00	Std Smkr	$15,650.00	Std Smkr	$15,650.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Pfd Smkr	$5,719.00	Pfd Smkr	$5,719.00	Std Smkr	$8,399.00	Std Smkr	$8,399.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Std NT	$5,750.00	Pfd Tob	$12,730.00	Std Tob	$16,190.00	Std Tob	$16,190.00
John Hancock Term 15 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$5,870.00	Pfd Smkr	$12,420.00	Std Smkr	$16,670.00	Std Smkr	$16,670.00
Cincinnati Life LifeHorizons Termsetter 20* AMB:A(3),S&P:A(6),Com:81	55	Ultra Std	$5,905.00	Pref Std	$11,255.00	Pref Std	$11,255.00	Std	$14,325.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Smkr	$6,520.00	Pfd Smkr	$6,520.00	Std Smkr	$9,420.00	Std Smkr	$9,420.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$6,575.00	Pref Tob	$6,575.00	Tobacco	$9,435.00	Tobacco	$9,435.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd Tob	$6,575.00	Pfd Tob	$6,575.00	Std Tob	$8,805.00	Std Tob	$8,805.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	55	Preferred TB	$6,575.00	Preferred TB	$6,575.00	Standard TB	$9,435.00	Standard TB	$9,435.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	55	Pfd Nic	$6,580.00	Pfd Nic	$6,580.00	Std Nic	$8,800.00	Std Nic	$8,800.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Tob	$6,585.00	Pfd Tob	$6,585.00	Std Tob	$8,725.00	Std Tob	$8,725.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Nicotine	$6,600.00	Pfd Nicotine	$6,600.00	Std Nicotine	$8,850.00	Std Nicotine	$8,850.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	PfdTob	$6,620.00	PfdTob	$6,620.00	StdTob	$8,840.00	StdTob	$8,840.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$6,720.00	Pfd Smkr	$16,170.00	Std Smkr	$22,250.00	Std Smkr	$22,250.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$7,085.00	Pref Tob	$7,085.00	Std Tob	$8,635.00	Std Tob	$8,635.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Std Tob	$9,292.50	Pfd Tob	$7,152.50	Pfd Tob	$7,152.50	Std Tob	$9,292.50
John Hancock Term 20 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$7,250.00	Pfd Smkr	$17,310.00	Std Smkr	$23,830.00	Std Smkr	$23,830.00
Nationwide YourLife II 10* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Tobacco	$7,285.00	Pfd Tobacco	$7,285.00	Standard Tobacco	$9,325.00	Standard Tobacco	$9,325.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$7,297.55	Pref Tob	$7,297.55	Std Tob	$8,894.05	Std Tob	$8,894.05
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$7,385.00	Pref Tob	$7,385.00	Stnd Tob	$9,885.00	Stnd Tob	$9,885.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Pref Tob	$7,415.00	Pref Tob	$7,415.00	Std Tob	$9,315.00	Std Tob	$9,315.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	55	Preferred Tob	$7,420.00	Preferred Tob	$7,420.00	Standard Tob	$8,970.00	Standard Tob	$8,970.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Tob	$7,480.00	Pfd Tob	$7,480.00	Tobacco	$10,610.00	Tobacco	$10,610.00
Pacific 10* AMB:A+(2),S&P:A+(5),Com:89	55	Pfd Smkr	$7,540.00	Pfd Smkr	$7,540.00	Smoker	$10,540.00	Smoker	$10,540.00
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	55	Pfd Smkr	$7,635.00	Pfd Smkr	$7,635.00	Std Smkr	$9,445.00	Std Smkr	$9,445.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Tob	$7,660.00	Pfd Tob	$7,660.00	Tobacco	$11,020.00	Tobacco	$11,020.00
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	55	Prf Smkr	$7,775.00	Prf Smkr	$7,775.00	Std Smkr	$10,795.00	Std Smkr	$10,795.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd Tob	$7,850.00	Pfd Tob	$7,850.00	Std Tob	$10,490.00	Std Tob	$10,490.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier Tobacco	$7,882.00	Preferred Tobacco	$9,976.00	Preferred Tobacco	$9,976.00	Standard+ Tob	$15,146.00
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	55	Preferred Tob	$7,910.00	Preferred Tob	$7,910.00	Standard Tob	$9,770.00	Standard Tob	$9,770.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$8,010.00	Pfd NicUse	$8,010.00	Std NicUse	$10,650.00	Std NicUse	$10,650.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$8,010.00	Pfd NicUse	$8,010.00	Std NicUse	$10,650.00	Std NicUse	$10,650.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Pfd Tob	$8,105.00	Pfd Tob	$8,105.00	Std Tob	$10,495.00	Std Tob	$10,495.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$8,165.00	Pref Tob	$8,165.00	Tobacco	$11,945.00	Tobacco	$11,945.00
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	55	Preferred TB	$8,165.00	Preferred TB	$8,165.00	Standard TB	$11,945.00	Standard TB	$11,945.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Pfd Smkr	$8,169.00	Pfd Smkr	$8,169.00	Std Smkr	$13,479.00	Std Smkr	$13,479.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std Smkr	$11,390.00	Pfd Smkr	$8,260.00	Std Smkr	$11,390.00	Std Smkr	$11,390.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. T	$8,594.00	Pref. T	$8,594.00	Std. T	$10,754.00	Std. T	$10,754.00
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Tob	$9,255.00	Pfd Tob	$9,255.00	Std Tob	$11,375.00	Std Tob	$11,375.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	55	Pfd Nic	$9,260.00	Pfd Nic	$9,260.00	Std Nic	$11,950.00	Std Nic	$11,950.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	PfdTob	$9,300.00	PfdTob	$9,300.00	StdTob	$12,000.00	StdTob	$12,000.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Pref Tob	$9,345.00	Pref Tob	$9,345.00	Std Tob	$13,015.00	Std Tob	$13,015.00
Catholic Family CP-10 AMB:,S&P:,Com:	55	Standard	$9,420.00	Standard	$9,420.00	Standard	$9,420.00	Standard	$9,420.00
Transmerica Trendsetter Super 15 (6-12) **AMB:A+(2),S&P:AA-(4),Com:93**	55	Pfd Smkr	$9,440.00	Pfd Smkr	$9,440.00	Std Smkr	$11,750.00	Std Smkr	$11,750.00
Nrthwstn Mutal LvlTerm 20* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier Tobacco	$9,659.00	Preferred Tobacco	$12,343.00	Preferred Tobacco	$12,343.00	Standard+ Tob	$18,683.00
Columbus Life Nautical 15*	55	Preferred Tob	$9,670.00	Preferred Tob	$9,670.00	Standard Tob	$13,340.00	Standard Tob	$13,340.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:AA+(2),Com:97									
AG Select-A-Term 15 (01-13)	55	Pref. T	$9,764.00	Pref. T	$9,764.00	Std. T	$12,774.00	Std. T	$12,774.00
AMB:A(3),S&P:A+(5),Com:83									
Assurity 350 Plus 15*	55	Preferred Tob	$9,780.00	Preferred Tob	$9,780.00	Standard Tob	$12,060.00	Standard Tob	$12,060.00
AMB:A-(4),S&P:,Com:--									
Jackson Natl Protector 15*	55	Pfd Tob	$9,840.00	Pfd Tob	$9,840.00	Std Tob	$13,600.00	Std Tob	$13,600.00
AMB:A+(2),S&P:AA(3),Com:94									
Banner OPTerm 15 (9-12)	55	Pfd Tob	$9,865.00	Pfd Tob	$9,865.00	Std Tob	$12,915.00	Std Tob	$12,915.00
AMB:A+(2),S&P:AA-(4),Com:96									
Midland Natl Extv10 CS3*	55	Pref Tob	$10,000.00	Pref Tob	$10,000.00	Tobacco	$13,060.00	Tobacco	$13,060.00
AMB:A+(2),S&P:A+(5),Com:92									
United Omaha Term Life Answers 15 (11-1-2012)	55	Std Tob	$11,932.50	Pfd Tob	$10,052.50	Pfd Tob	$10,052.50	Std Tob	$11,932.50
AMB:A+(2),S&P:A+(5),Com:91									
Minnesota Life Advantage Elite Select 15*	55	Pfd Tob	$10,125.00	Pfd Tob	$10,125.00	Std Tob	$12,545.00	Std Tob	$12,545.00
AMB:A+(2),S&P:A+(5),Com:93									
Protective Custom Choice 10 (12-12)* #	55	Tobacco	$10,185.37	Tobacco	$10,185.37	Tobacco	$10,185.37	Tobacco	$10,185.37
AMB:A+(2),S&P:AA-(4),Com:87									
Lincoln LifeElements 30 (2-13)	55	Std NT	$10,330.00	N/A	N/A	N/A	N/A	N/A	N/A
AMB:A+(2),S&P:AA-(4),Com:89									
Hartford Bicentennial 15	55	Pfd Nicotine	$10,350.00	Pfd Nicotine	$10,350.00	Std Nicotine	$14,500.00	Std Nicotine	$14,500.00
AMB:A-(4),S&P:BBB+(8),Com:64									
Minnesota Life Advantage Elite Select 15 w/ECA*	55	Pfd Tob	$10,428.75	Pfd Tob	$10,428.75	Std Tob	$12,921.35	Std Tob	$12,921.35
AMB:A+(2),S&P:A+(5),Com:93									
Principal National Life 15 (03-12)*	55	Pref Tob	$10,445.00	Pref Tob	$10,445.00	Stnd Tob	$13,695.00	Stnd Tob	$13,695.00
AMB:A+(2),S&P:A+(5),Com:93									
Security MTlNY LT Protector 15*	55	Pfd Smkr	$10,575.00	Pfd Smkr	$10,575.00	Std Smkr	$12,715.00	Std Smkr	$12,715.00
AMB:A-(4),S&P:,Com:--									
Lincoln Benefit 15 year TrueTerm (9-12)	55	Prf Smkr	$10,735.00	Prf Smkr	$10,735.00	Std Smkr	$14,815.00	Std Smkr	$14,815.00
AMB:A+(2),S&P:A+(5),Com:86									
MetLife Investors GLT 20 (2-13)	55	Pfd Smkr	$11,059.00	Pfd Smkr	$11,059.00	Std Smkr	$17,029.00	Std Smkr	$17,029.00
AMB:A+(2),S&P:AA-(4),Com:95									
GLIC Colony Term 15 (10-12)	55	Pfd NicUse	$11,110.00	Pfd NicUse	$11,110.00	Std NicUse	$14,150.00	Std NicUse	$14,150.00
AMB:A(3),S&P:A-(7),Com:75									
GLAIC Colony Term 15 (10-12)	55	Pfd NicUse	$11,110.00	Pfd NicUse	$11,110.00	Std NicUse	$14,150.00	Std NicUse	$14,150.00
AMB:A(3),S&P:A-(7),Com:75									
Ameritas Keystone 15*	55	Pfd Tob	$11,300.00	Pfd Tob	$11,300.00	Tobacco	$14,740.00	Tobacco	$14,740.00
AMB:A(3),S&P:A+(5),Com:84									
NorthAmer ADDvantage 20 (3-11)	55	Preferred TB	$11,335.00	Preferred TB	$11,335.00	Standard TB	$14,845.00	Standard TB	$14,845.00
AMB:A+(2),S&P:A+(5),Com:92									

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$11,335.00	Pref Tob	$11,335.00	Tobacco	$14,845.00	Tobacco	$14,845.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Tobacco	$11,385.00	Pfd Tobacco	$11,385.00	Standard Tobacco	$15,275.00	Standard Tobacco	$15,275.00
Columbus Life Nautical 20* AMB:A+(2),S&P:AA+(2),Com:97	55	Preferred Tob	$11,420.00	Preferred Tob	$11,420.00	Standard Tob	$16,900.00	Standard Tob	$16,900.00
Transmerica Trendsetter Super 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Smkr	$11,460.00	Pfd Smkr	$11,460.00	Std Smkr	$14,490.00	Std Smkr	$14,490.00
American National Signature Term 20* AMB:A(3),S&P:A(6),Com:80	55	Pfd Nic	$11,460.00	Pfd Nic	$11,460.00	Std Nic	$14,490.00	Std Nic	$14,490.00
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Tob	$11,545.00	Pfd Tob	$11,545.00	Std Tob	$14,335.00	Std Tob	$14,335.00
Banner OPTerm 20 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd Tob	$11,545.00	Pfd Tob	$11,545.00	Std Tob	$14,485.00	Std Tob	$14,485.00
(ING) ReliaStar TermSmart 20 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	PfdTob	$11,580.00	PfdTob	$11,580.00	StdTob	$14,530.00	StdTob	$14,530.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Tob	$11,610.00	Pfd Tob	$11,610.00	Tobacco	$13,570.00	Tobacco	$13,570.00
Symetra 20-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Pref Tob	$12,325.00	Pref Tob	$12,325.00	Std Tob	$16,635.00	Std Tob	$16,635.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Std Tob	$14,982.50	Pfd Tob	$12,492.50	Pfd Tob	$12,492.50	Std Tob	$14,982.50
Minnesota Life Advantage Elite Select 20* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$12,515.00	Pref Tob	$12,515.00	Std Tob	$14,305.00	Std Tob	$14,305.00
Nationwide YourLife II 20* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Tobacco	$12,645.00	Pfd Tobacco	$12,645.00	Standard Tobacco	$16,035.00	Standard Tobacco	$16,035.00
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$12,650.00	Pref Tob	$12,650.00	Tobacco	$16,490.00	Tobacco	$16,490.00
AG Select-A-Term 20 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. T	$12,854.00	Pref. T	$12,854.00	Std. T	$16,064.00	Std. T	$16,064.00
Minnesota Life Advantage Elite Select 20 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$12,890.45	Pref Tob	$12,890.45	Std Tob	$14,734.15	Std Tob	$14,734.15
Hartford Bicentennial 20 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Nicotine	$13,050.00	Pfd Nicotine	$13,050.00	Std Nicotine	$16,780.00	Std Nicotine	$16,780.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Tobacco	$13,230.56	Tobacco	$13,230.56	Tobacco	$13,230.56	Tobacco	$13,230.56
Assurity 350 Plus 20*	55	Preferred Tob	$13,330.00	Preferred Tob	$13,330.00	Standard Tob	$15,500.00	Standard Tob	$15,500.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

AMB:A-(4),S&P:,Com:--

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Tob	$13,370.00	Pfd Tob	$13,370.00	Tobacco	$18,050.00	Tobacco	$18,050.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd Tob	$13,530.00	Pfd Tob	$13,530.00	Std Tob	$18,140.00	Std Tob	$18,140.00
Principal National Life 20 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$13,565.00	Pref Tob	$13,565.00	Stnd Tob	$17,495.00	Stnd Tob	$17,495.00
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	55	Prf Smkr	$13,675.00	Prf Smkr	$13,675.00	Std Smkr	$18,815.00	Std Smkr	$18,815.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Tob	$14,060.00	Pfd Tob	$14,060.00	Tobacco	$16,910.00	Tobacco	$16,910.00
Catholic Family CP-20 AMB:,S&P:,Com:	55	Standard	$14,220.00	Standard	$14,220.00	Standard	$14,220.00	Standard	$14,220.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Pfd Tob	$14,255.00	Pfd Tob	$14,255.00	Std Tob	$17,605.00	Std Tob	$17,605.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$14,410.00	Pfd NicUse	$14,410.00	Std NicUse	$17,820.00	Std NicUse	$17,820.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$14,410.00	Pfd NicUse	$14,410.00	Std NicUse	$17,820.00	Std NicUse	$17,820.00
Pacific 20* AMB:A+(2),S&P:A+(5),Com:89	55	Pfd Smkr	$14,440.00	Pfd Smkr	$14,440.00	Smoker	$17,460.00	Smoker	$17,460.00
Security MTINY LT Protector 20* AMB:A-(4),S&P:,Com:--	55	Pfd Smkr	$14,635.00	Pfd Smkr	$14,635.00	Std Smkr	$17,585.00	Std Smkr	$17,585.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$16,170.00	Pref Tob	$16,170.00	Tobacco	$19,560.00	Tobacco	$19,560.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Tobacco	$16,187.07	Tobacco	$16,187.07	Tobacco	$16,187.07	Tobacco	$16,187.07

The quoted product is a Term UL product. Actual premiums may vary.

VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$7,355.00	Prf Smk	$17,345.00	Prf Smk	$17,345.00	Smkr	$22,415.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$7,945.00	Prf Smk	$18,735.00	Prf Smk	$18,735.00	Smkr	$24,205.00
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Std NT	$8,450.00	Pfd Tob	$18,920.00	Std Tob	$22,390.00	Std Tob	$22,390.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	65	Ultra Std	$8,625.00	Pref Std	$15,695.00	Pref Std	$15,695.00	Std	$20,455.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$10,005.00	Prf Smk	$21,945.00	Prf Smk	$21,945.00	Smkr	$28,615.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$10,805.00	Prf Smk	$23,705.00	Prf Smk	$23,705.00	Smkr	$30,905.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Std NT	$11,780.00	Pfd Tob	$22,150.00	Std Tob	$29,370.00	Std Tob	$29,370.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	65	Ultra Std	$11,815.00	Pref Std	$21,075.00	Pref Std	$21,075.00	Std	$26,505.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Pfd Smkr	$15,039.00	Pfd Smkr	$15,039.00	Std Smkr	$21,079.00	Std Smkr	$21,079.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Std NonSmkr	$15,880.00	Pfd Smkr	$30,460.00	Std Smkr	$39,170.00	Std Smkr	$39,170.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$16,065.00	Pref Tob	$16,065.00	Tobacco	$21,185.00	Tobacco	$21,185.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Preferred TB	$16,065.00	Preferred TB	$16,065.00	Standard TB	$21,185.00	Standard TB	$21,185.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Smkr	$16,650.00	Pfd Smkr	$16,650.00	Std Smkr	$21,880.00	Std Smkr	$21,880.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	65	Pfd Nic	$16,650.00	Pfd Nic	$16,650.00	Std Nic	$21,190.00	Std Nic	$21,190.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Tob	$16,745.00	Pfd Tob	$16,745.00	Std Tob	$20,955.00	Std Tob	$20,955.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd Tob	$17,005.00	Pfd Tob	$17,005.00	Std Tob	$21,075.00	Std Tob	$21,075.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	PfdTob	$17,040.00	PfdTob	$17,040.00	StdTob	$21,130.00	StdTob	$21,130.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	65	Preferred Tob	$17,490.00	Preferred Tob	$17,490.00	Standard Tob	$21,100.00	Standard Tob	$21,100.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Std NT	$17,580.00	Pfd Tob	$41,040.00	Std Tob	$48,500.00	Std Tob	$48,500.00
Cincinnati Life LifeHorizons Termsetter 20*	65	Ultra Std	$17,965.00	Pref Std	$27,895.00	Pref Std	$27,895.00	Std	$32,485.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A(3),S&P:A(6),Com:81									
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Nicotine	$18,150.00	Pfd Nicotine	$18,150.00	Std Nicotine	$21,200.00	Std Nicotine	$21,200.00
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd Tob	$18,190.00	Pfd Tob	$18,190.00	Std Tob	$24,300.00	Std Tob	$24,300.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$18,215.00	Pref Tob	$18,215.00	Std Tob	$21,435.00	Std Tob	$21,435.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$18,761.45	Pref Tob	$18,761.45	Std Tob	$22,078.05	Std Tob	$22,078.05
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Pref Tob	$19,045.00	Pref Tob	$19,045.00	Std Tob	$23,995.00	Std Tob	$23,995.00
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	65	Preferred Tob	$19,090.00	Preferred Tob	$19,090.00	Standard Tob	$23,910.00	Standard Tob	$23,910.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	65	Std Tob	$24,572.50	Pfd Tob	$19,152.50	Pfd Tob	$19,152.50	Std Tob	$24,572.50
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Tob	$19,380.00	Pfd Tob	$19,380.00	Tobacco	$24,900.00	Tobacco	$24,900.00
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	65	Pfd Smkr	$19,575.00	Pfd Smkr	$19,575.00	Std Smkr	$23,565.00	Std Smkr	$23,565.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$19,725.00	Pref Tob	$19,725.00	Stnd Tob	$24,965.00	Stnd Tob	$24,965.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	Pfd NicUse	$20,160.00	Pfd NicUse	$20,160.00	Std NicUse	$25,170.00	Std NicUse	$25,170.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	Pfd NicUse	$20,160.00	Pfd NicUse	$20,160.00	Std NicUse	$25,170.00	Std NicUse	$25,170.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Tob	$20,170.00	Pfd Tob	$20,170.00	Tobacco	$25,800.00	Tobacco	$25,800.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	65	Pfd Tob	$20,225.00	Pfd Tob	$20,225.00	Std Tob	$25,905.00	Std Tob	$25,905.00
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	65	Prf Smkr	$20,245.00	Prf Smkr	$20,245.00	Std Smkr	$28,275.00	Std Smkr	$28,275.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$20,285.00	Pref Tob	$20,285.00	Tobacco	$27,905.00	Tobacco	$27,905.00
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Preferred TB	$20,285.00	Preferred TB	$20,285.00	Standard TB	$27,905.00	Standard TB	$27,905.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Std NonSmkr	$20,350.00	Pfd Smkr	$46,410.00	Std Smkr	$53,370.00	Std Smkr	$53,370.00
Pacific 10* AMB:A+(2),S&P:A+(5),Com:89	65	Pfd Smkr	$20,480.00	Pfd Smkr	$20,480.00	Smoker	$27,920.00	Smoker	$27,920.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Pfd Smkr	$20,709.00	Pfd Smkr	$20,709.00	Std Smkr	$23,319.00	Std Smkr	$23,319.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. T	$21,004.00	Pref. T	$21,004.00	Std. T	$27,964.00	Std. T	$27,964.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Std Smkr	$28,020.00	Pfd Smkr	$21,190.00	Std Smkr	$28,020.00	Std Smkr	$28,020.00
Catholic Family CP-10 AMB:,S&P:,Com:	65	Standard	$21,510.00	Standard	$21,510.00	Standard	$21,510.00	Standard	$21,510.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Smkr	$21,550.00	Pfd Smkr	$21,550.00	Std Smkr	$28,320.00	Std Smkr	$28,320.00
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Tob	$21,745.00	Pfd Tob	$21,745.00	Std Tob	$27,905.00	Std Tob	$27,905.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	65	Pfd Nic	$21,750.00	Pfd Nic	$21,750.00	Std Nic	$27,910.00	Std Nic	$27,910.00
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	65	Preferred Tob	$21,910.00	Preferred Tob	$21,910.00	Standard Tob	$27,020.00	Standard Tob	$27,020.00
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd Tob	$22,555.00	Pfd Tob	$22,555.00	Std Tob	$29,265.00	Std Tob	$29,265.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	PfdTob	$22,590.00	PfdTob	$22,590.00	StdTob	$28,660.00	StdTob	$28,660.00
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd Tob	$22,630.00	Pfd Tob	$22,630.00	Std Tob	$30,460.00	Std Tob	$30,460.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	65	Premier Tobacco	$22,975.00	Preferred Tobacco	$30,413.00	Preferred Tobacco	$30,413.00	Standard+ Tob	$45,543.00
NorthAmer ADDvantage 20 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Preferred TB	$23,315.00	Preferred TB	$23,315.00	Standard TB	$32,485.00	Standard TB	$32,485.00
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$23,315.00	Pref Tob	$23,315.00	Tobacco	$32,485.00	Tobacco	$32,485.00
MetLife Investors GLT 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Pfd Smkr	$23,319.00	Pfd Smkr	$23,319.00	Std Smkr	$23,369.00	Std Smkr	$23,369.00
Nationwide YourLife II 10* **AMB:A+(2),S&P:A+(5),Com:91**	65	Pfd Tobacco	$23,755.00	Pfd Tobacco	$23,755.00	Standard Tobacco	$28,875.00	Standard Tobacco	$28,875.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Nicotine	$24,000.00	Pfd Nicotine	$24,000.00	Std Nicotine	$29,000.00	Std Nicotine	$29,000.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Pref Tob	$24,315.00	Pref Tob	$24,315.00	Std Tob	$34,625.00	Std Tob	$34,625.00
Midland Natl Extv10 CS3*	65	Pref Tob	$24,360.00	Pref Tob	$24,360.00	Tobacco	$31,820.00	Tobacco	$31,820.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:92 **AG Select-A-Term 15 (01-13)**	65	Pref. T	$24,584.00	Pref. T	$24,584.00	Std. T	$29,204.00	Std. T	$29,204.00
AMB:A(3),S&P:A+(5),Com:83 **United Omaha Term Life Answers 15 (11-1-2012)**	65	Std Tob	$31,062.50	Pfd Tob	$24,912.50	Pfd Tob	$24,912.50	Std Tob	$31,062.50
AMB:A+(2),S&P:A+(5),Com:91 **Protective Custom Choice 10 (12-12)* #**	65	Tobacco	$25,420.94	Tobacco	$25,420.94	Tobacco	$25,420.94	Tobacco	$25,420.94
AMB:A+(2),S&P:AA-(4),Com:87 **Columbus Life Nautical 15***	65	Preferred Tob	$25,940.00	Preferred Tob	$25,940.00	Standard Tob	$32,000.00	Standard Tob	$32,000.00
AMB:A+(2),S&P:AA+(2),Com:97 **Security MTlNY LT Protector 15***	65	Pfd Smkr	$26,435.00	Pfd Smkr	$26,435.00	Std Smkr	$30,305.00	Std Smkr	$30,305.00
AMB:A-(4),S&P:,Com:-- **Minnesota Life Advantage Elite Select 15***	65	Pfd Tob	$26,465.00	Pfd Tob	$26,465.00	Std Tob	$29,895.00	Std Tob	$29,895.00
AMB:A+(2),S&P:A+(5),Com:93 **Ameritas Keystone 15***	65	Pfd Tob	$26,520.00	Pfd Tob	$26,520.00	Tobacco	$35,400.00	Tobacco	$35,400.00
AMB:A(3),S&P:A+(5),Com:84 **GLAIC Colony Term 15 (10-12)**	65	Pfd NicUse	$26,620.00	Pfd NicUse	$26,620.00	Std NicUse	$32,480.00	Std NicUse	$32,480.00
AMB:A(3),S&P:A-(7),Com:75 **GLIC Colony Term 15 (10-12)**	65	Pfd NicUse	$26,620.00	Pfd NicUse	$26,620.00	Std NicUse	$32,480.00	Std NicUse	$32,480.00
AMB:A(3),S&P:A-(7),Com:75 **Midland Natl Extv15 CS3***	65	Pref Tob	$27,150.00	Pref Tob	$27,150.00	Tobacco	$38,210.00	Tobacco	$38,210.00
AMB:A+(2),S&P:A+(5),Com:92 Minnesota Life Advantage Elite Select 15 w/ECA*	65	Pfd Tob	$27,258.95	Pfd Tob	$27,258.95	Std Tob	$30,791.85	Std Tob	$30,791.85
AMB:A+(2),S&P:A+(5),Com:93 **Western Reserve Freedom Choice Term II 15***	65	Pfd Tob	$27,680.00	Pfd Tob	$27,680.00	Tobacco	$34,620.00	Tobacco	$34,620.00
AMB:A+(2),S&P:AA-(4),Com:93 **Principal National Life 15 (03-12)***	65	Pref Tob	$27,845.00	Pref Tob	$27,845.00	Stnd Tob	$30,065.00	Stnd Tob	$30,065.00
AMB:A+(2),S&P:A+(5),Com:93 **Lincoln Benefit 15 year TrueTerm (9-12)**	65	Prf Smkr	$28,365.00	Prf Smkr	$28,365.00	Std Smkr	$39,585.00	Std Smkr	$39,585.00
AMB:A+(2),S&P:A+(5),Com:86 **AXA Equitable 20-151***	65	Pfd Tob	$29,205.00	Pfd Tob	$29,205.00	Std Tob	$35,495.00	Std Tob	$35,495.00
AMB:A+(2),S&P:A+(5),Com:93 **Transmerica Trendsetter Super 20 (6-12)**	65	Pfd Smkr	$29,610.00	Pfd Smkr	$29,610.00	Std Smkr	$34,440.00	Std Smkr	$34,440.00
AMB:A+(2),S&P:AA-(4),Com:93 **Jackson Natl Protector 20***	65	Pfd Tob	$29,830.00	Pfd Tob	$29,830.00	Std Tob	$38,580.00	Std Tob	$38,580.00
AMB:A+(2),S&P:AA(3),Com:94 **Nationwide YourLife II 15***	65	Pfd Tobacco	$30,985.00	Pfd Tobacco	$30,985.00	Standard Tobacco	$38,145.00	Standard Tobacco	$38,145.00
AMB:A+(2),S&P:A+(5),Com:91 **Minnesota Life Advantage Elite Select 20***	65	Pref Tob	$32,655.00	Pref Tob	$32,655.00	Std Tob	$36,605.00	Std Tob	$36,605.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Male in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:93 **Ameritas Keystone 20***	65	Pfd Tob	$32,740.00	Pfd Tob	$32,740.00	Tobacco	$42,710.00	Tobacco	$42,710.00
AMB:A(3),S&P:A+(5),Com:84 **Symetra 20-Year Term***	65	Pref Tob	$32,775.00	Pref Tob	$32,775.00	Std Tob	$37,455.00	Std Tob	$37,455.00
AMB:A(3),S&P:A(6),Com:79 **Columbus Life Nautical 20***	65	Preferred Tob	$32,790.00	Preferred Tob	$32,790.00	Standard Tob	$40,090.00	Standard Tob	$40,090.00
AMB:A+(2),S&P:AA+(2),Com:97 **Protective Custom Choice 15 (12-12)* #**	65	Tobacco	$33,737.23	Tobacco	$33,737.23	Tobacco	$33,737.23	Tobacco	$33,737.23
AMB:A+(2),S&P:AA-(4),Com:87 **Banner OPTerm 20 (9-12)**	65	Pfd Tob	$34,285.00	Pfd Tob	$34,285.00	Std Tob	$37,665.00	Std Tob	$37,665.00
AMB:A+(2),S&P:AA-(4),Com:96 **Midland Natl Extv20 CS3***	65	Pref Tob	$35,210.00	Pref Tob	$35,210.00	Tobacco	$39,680.00	Tobacco	$39,680.00
AMB:A+(2),S&P:A+(5),Com:92 **Western Reserve Freedom Choice Term II 20***	65	Pfd Tob	$37,330.00	Pfd Tob	$37,330.00	Tobacco	$40,870.00	Tobacco	$40,870.00
AMB:A+(2),S&P:AA-(4),Com:93 **Principal National Life 20 (03-12)***	65	Pref Tob	$37,355.00	Pref Tob	$37,355.00	Stnd Tob	$38,865.00	Stnd Tob	$38,865.00
AMB:A+(2),S&P:A+(5),Com:93 **Nationwide YourLife II 20***	65	Pfd Tobacco	$37,365.00	Pfd Tobacco	$37,365.00	Standard Tobacco	$43,095.00	Standard Tobacco	$43,095.00
AMB:A+(2),S&P:A+(5),Com:91 **AG Select-A-Term 20 (01-13)**	65	Pref. T	$37,414.00	Pref. T	$37,414.00	Std. T	$37,674.00	Std. T	$37,674.00
AMB:A(3),S&P:A+(5),Com:83 **Security MTlNY LT Protector 20***	65	Pfd Smkr	$37,445.00	Pfd Smkr	$37,445.00	Std Smkr	$48,845.00	Std Smkr	$48,845.00
AMB:A-(4),S&P:,Com:-- **(ING) ReliaStar TermSmart 20 (4-12)***	65	PfdTob	$37,480.00	PfdTob	$37,480.00	StdTob	$37,730.00	StdTob	$37,730.00
AMB:A(3),S&P:A-(7),Com:75 **GLAIC Colony Term 20 (10-12)**	65	Pfd NicUse	$37,810.00	Pfd NicUse	$37,810.00	Std NicUse	$42,190.00	Std NicUse	$42,190.00
AMB:A(3),S&P:A-(7),Com:75 **GLIC Colony Term 20 (10-12)**	65	Pfd NicUse	$37,810.00	Pfd NicUse	$37,810.00	Std NicUse	$42,190.00	Std NicUse	$42,190.00
AMB:A(3),S&P:A-(7),Com:75 **United Omaha Term Life Answers 20 (11-1-2012)**	65	Std Tob	$40,812.50	Pfd Tob	$39,712.50	Pfd Tob	$39,712.50	Std Tob	$40,812.50
AMB:A+(2),S&P:A+(5),Com:91 **Lincoln Benefit 20 year TrueTerm (9-12)**	65	Prf Smkr	$43,455.00	Prf Smkr	$43,455.00	Std Smkr	$60,585.00	Std Smkr	$60,585.00
AMB:A+(2),S&P:A+(5),Com:86									

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Std NT	$1,090.00	Pfd Tob	$2,140.00	Std Tob	$3,040.00	Std Tob	$3,040.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$1,195.00	Pref Std	$2,205.00	Pref Std	$2,205.00	Std	$3,075.00
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,245.00	Prf Smk	$2,515.00	Prf Smk	$2,515.00	Smkr	$3,185.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,345.00	Prf Smk	$2,715.00	Prf Smk	$2,715.00	Smkr	$3,435.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Std NT	$1,370.00	Pfd Tob	$2,750.00	Std Tob	$3,750.00	Std Tob	$3,750.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,475.00	Prf Smk	$2,915.00	Prf Smk	$2,915.00	Smkr	$3,965.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$1,565.00	Pref Std	$2,815.00	Pref Std	$2,815.00	Std	$3,795.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,595.00	Prf Smk	$3,145.00	Prf Smk	$3,145.00	Smkr	$4,285.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Std NT	$1,690.00	Pfd Tob	$3,690.00	Std Tob	$5,060.00	Std Tob	$5,060.00
Pruco - Essential 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,775.00	Prf Smk	$3,765.00	Prf Smk	$3,765.00	Smkr	$4,935.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$1,830.00	Pfd Smkr	$3,410.00	Std Smkr	$4,590.00	Std Smkr	$4,590.00
Cincinnati Life LifeHorizons Termsetter 20* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$1,845.00	Pref Std	$3,455.00	Pref Std	$3,455.00	Std	$4,745.00
Pruco - Elite 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$1,915.00	Prf Smk	$4,065.00	Prf Smk	$4,065.00	Smkr	$5,325.00
John Hancock Term 15 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$1,940.00	Pfd Smkr	$3,630.00	Std Smkr	$4,890.00	Std Smkr	$4,890.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$2,020.00	Pfd Smkr	$4,500.00	Std Smkr	$6,540.00	Std Smkr	$6,540.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd Tob	$2,135.00	Pfd Tob	$2,135.00	Std Tob	$3,005.00	Std Tob	$3,005.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Smkr	$2,170.00	Pfd Smkr	$2,170.00	Std Smkr	$3,140.00	Std Smkr	$3,140.00
John Hancock Term 20 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std NonSmkr	$2,170.00	Pfd Smkr	$4,810.00	Std Smkr	$7,000.00	Std Smkr	$7,000.00
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	45	Non-Smoker Plus	$2,185.00	Preferred Smoker	$4,275.00	Smoker	$5,605.00	Smoker	$5,605.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Nicotine	$2,190.00	Pfd Nicotine	$2,190.00	Std Nicotine	$3,000.00	Std Nicotine	$3,000.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	PfdTob	$2,220.00	PfdTob	$2,220.00	StdTob	$3,090.00	StdTob	$3,090.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	45	Pfd Nic	$2,230.00	Pfd Nic	$2,230.00	Std Nic	$3,050.00	Std Nic	$3,050.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$2,245.00	Pref Tob	$2,245.00	Tobacco	$3,165.00	Tobacco	$3,165.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Preferred TB	$2,245.00	Preferred TB	$2,245.00	Standard TB	$3,165.00	Standard TB	$3,165.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Pfd Smkr	$2,279.00	Pfd Smkr	$2,279.00	Std Smkr	$3,009.00	Std Smkr	$3,009.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$2,335.00	Pref Tob	$2,335.00	Std Tob	$2,955.00	Std Tob	$2,955.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Std Tob	$3,162.50	Pfd Tob	$2,362.50	Pfd Tob	$2,362.50	Std Tob	$3,162.50
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$2,365.00	Pfd Smkr	$2,365.00	Std Smkr	$2,835.00	Std Smkr	$2,835.00
Nationwide YourLife II 10* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Tobacco	$2,405.00	Pfd Tobacco	$2,405.00	Standard Tobacco	$3,175.00	Standard Tobacco	$3,175.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$2,405.05	Pref Tob	$2,405.05	Std Tob	$3,043.65	Std Tob	$3,043.65
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	45	Premier Tobacco	$2,420.00	Preferred Tobacco	$3,091.00	Preferred Tobacco	$3,091.00	Standard+ Tob	$4,780.00
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$2,505.00	Pref Tob	$2,505.00	Stnd Tob	$3,235.00	Stnd Tob	$3,235.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$2,525.00	Pfd Tob	$2,525.00	Std Tob	$3,695.00	Std Tob	$3,695.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Pref Tob	$2,545.00	Pref Tob	$2,545.00	Std Tob	$3,125.00	Std Tob	$3,125.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Tob	$2,550.00	Pfd Tob	$2,550.00	Tobacco	$3,810.00	Tobacco	$3,810.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	45	Preferred Tob	$2,560.00	Preferred Tob	$2,560.00	Standard Tob	$3,080.00	Standard Tob	$3,080.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Tob	$2,580.00	Pfd Tob	$2,580.00	Tobacco	$3,840.00	Tobacco	$3,840.00
Pacific 10*	45	Pfd Smkr	$2,610.00	Pfd Smkr	$2,610.00	Smoker	$3,630.00	Smoker	$3,630.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:89									
Pruco - Essential 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$2,615.00	Prf Smk	$5,895.00	Prf Smk	$5,895.00	Smkr	$7,575.00
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	45	Preferred Tob	$2,660.00	Preferred Tob	$2,660.00	Standard Tob	$2,990.00	Standard Tob	$2,990.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	45	Std Smkr	$3,440.00	Pfd Smkr	$2,670.00	Std Smkr	$3,440.00	Std Smkr	$3,440.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Smkr	$2,760.00	Pfd Smkr	$2,760.00	Std Smkr	$3,850.00	Std Smkr	$3,850.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. T	$2,764.00	Pref. T	$2,764.00	Std. T	$3,654.00	Std. T	$3,654.00
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Prf Smkr	$2,785.00	Prf Smkr	$2,785.00	Std Smkr	$3,605.00	Std Smkr	$3,605.00
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Preferred TB	$2,785.00	Preferred TB	$2,785.00	Standard TB	$4,065.00	Standard TB	$4,065.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$2,785.00	Pref Tob	$2,785.00	Tobacco	$4,065.00	Tobacco	$4,065.00
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd Tob	$2,785.00	Pfd Tob	$2,785.00	Std Tob	$3,815.00	Std Tob	$3,815.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	45	Pfd Nic	$2,790.00	Pfd Nic	$2,790.00	Std Nic	$3,830.00	Std Nic	$3,830.00
Lincoln LifeElements 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	45	Std NT	$2,800.00	Pfd Tob	$5,960.00	Std Tob	$8,340.00	Std Tob	$8,340.00
Pruco - Elite 30 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	45	Non Smk Pls	$2,825.00	Prf Smk	$6,365.00	Prf Smk	$6,365.00	Smkr	$8,185.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$2,840.00	Pfd NicUse	$2,840.00	Std NicUse	$3,560.00	Std NicUse	$3,560.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$2,840.00	Pfd NicUse	$2,840.00	Std NicUse	$3,560.00	Std NicUse	$3,560.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Pfd Tob	$2,855.00	Pfd Tob	$2,855.00	Std Tob	$3,845.00	Std Tob	$3,845.00
Cincinnati Life LifeHorizons Termsetter 30* AMB:A(3),S&P:A(6),Com:81	45	Ultra Std	$2,875.00	Pref Std	$5,595.00	Pref Std	$5,595.00	Std	$7,235.00
AG Select-A-Term 15 (01-13) **AMB:A(3),S&P:A+(5),Com:83**	45	Pref. T	$2,904.00	Pref. T	$2,904.00	Std. T	$3,954.00	Std. T	$3,954.00
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	45	PfdTob	$2,940.00	PfdTob	$2,940.00	StdTob	$3,850.00	StdTob	$3,850.00
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$2,975.00	Pfd Smkr	$2,975.00	Std Smkr	$4,065.00	Std Smkr	$4,065.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd Tob	$3,020.00	Pfd Tob	$3,020.00	Std Tob	$3,880.00	Std Tob	$3,880.00
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Std Tob	$3,962.50	Pfd Tob	$3,072.50	Pfd Tob	$3,072.50	Std Tob	$3,962.50
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$3,075.00	Pfd Tob	$3,075.00	Std Tob	$3,865.00	Std Tob	$3,865.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Pref Tob	$3,085.00	Pref Tob	$3,085.00	Std Tob	$4,305.00	Std Tob	$4,305.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	45	Preferred Tob	$3,090.00	Preferred Tob	$3,090.00	Standard Tob	$3,860.00	Standard Tob	$3,860.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Nicotine	$3,100.00	Pfd Nicotine	$3,100.00	Std Nicotine	$4,000.00	Std Nicotine	$4,000.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$3,167.25	Pfd Tob	$3,167.25	Std Tob	$3,980.95	Std Tob	$3,980.95
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Pfd Smkr	$3,189.00	Pfd Smkr	$3,189.00	Std Smkr	$4,119.00	Std Smkr	$4,119.00
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$3,225.00	Pref Tob	$3,225.00	Stnd Tob	$4,025.00	Stnd Tob	$4,025.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Tob	$3,250.00	Pfd Tob	$3,250.00	Tobacco	$4,550.00	Tobacco	$4,550.00
Nrthwstn Mutal LvlTerm 20* AMB:A++(1),S&P:AA+(2),Com:100	45	Premier Tobacco	$3,270.00	Preferred Tobacco	$4,158.00	Preferred Tobacco	$4,158.00	Standard+ Tob	$6,398.00
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	45	Preferred Tob	$3,280.00	Preferred Tob	$3,280.00	Standard Tob	$3,730.00	Standard Tob	$3,730.00
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$3,330.00	Pref Tob	$3,330.00	Tobacco	$4,240.00	Tobacco	$4,240.00
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Tobacco	$3,340.86	Tobacco	$3,340.86	Tobacco	$3,340.86	Tobacco	$3,340.86
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Tob	$3,410.00	Pfd Tob	$3,410.00	Tobacco	$4,580.00	Tobacco	$4,580.00
Catholic Family CP-10 AMB:,S&P:,Com:	45	Standard	$3,430.00	Standard	$3,430.00	Standard	$3,430.00	Standard	$3,430.00
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$3,455.00	Pref Tob	$3,455.00	Tobacco	$4,965.00	Tobacco	$4,965.00
NorthAmer ADDvantage 20 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Preferred TB	$3,455.00	Preferred TB	$3,455.00	Standard TB	$4,965.00	Standard TB	$4,965.00
Nationwide YourLife II 15*	45	Pfd Tobacco	$3,505.00	Pfd Tobacco	$3,505.00	Standard Tobacco	$4,325.00	Standard Tobacco	$4,325.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:91 **Columbus Life Nautical 20***	45	Preferred Tob	$3,520.00	Preferred Tob	$3,520.00	Standard Tob	$4,720.00	Standard Tob	$4,720.00
AMB:A+(2),S&P:AA+(2),Com:97 **American National Signature Term 20***	45	Pfd Nic	$3,530.00	Pfd Nic	$3,530.00	Std Nic	$4,850.00	Std Nic	$4,850.00
AMB:A(3),S&P:A(6),Com:80 **Banner OPTerm 20 (9-12)**	45	Pfd Tob	$3,535.00	Pfd Tob	$3,535.00	Std Tob	$4,885.00	Std Tob	$4,885.00
AMB:A+(2),S&P:AA-(4),Com:96 **Transmerica Trendsetter Super 20 (6-12)**	45	Pfd Smkr	$3,560.00	Pfd Smkr	$3,560.00	Std Smkr	$4,820.00	Std Smkr	$4,820.00
AMB:A+(2),S&P:AA-(4),Com:93 **(ING) ReliaStar TermSmart 20 (4-12)***	45	PfdTob	$3,570.00	PfdTob	$3,570.00	StdTob	$4,930.00	StdTob	$4,930.00
AMB:A(3),S&P:A-(7),Com:75 **GLIC Colony Term 15 (10-12)**	45	Pfd NicUse	$3,580.00	Pfd NicUse	$3,580.00	Std NicUse	$4,450.00	Std NicUse	$4,450.00
AMB:A(3),S&P:A-(7),Com:75 **GLAIC Colony Term 15 (10-12)**	45	Pfd NicUse	$3,580.00	Pfd NicUse	$3,580.00	Std NicUse	$4,450.00	Std NicUse	$4,450.00
AMB:A(3),S&P:A-(7),Com:75 **Jackson Natl Protector 15***	45	Pfd Tob	$3,600.00	Pfd Tob	$3,600.00	Std Tob	$4,610.00	Std Tob	$4,610.00
AMB:A+(2),S&P:AA(3),Com:94 **Lincoln Benefit 15 year TrueTerm (9-12)**	45	Prf Smkr	$3,625.00	Prf Smkr	$3,625.00	Std Smkr	$4,645.00	Std Smkr	$4,645.00
AMB:A+(2),S&P:A+(5),Com:86 **Symetra 20-Year Term***	45	Pref Tob	$3,705.00	Pref Tob	$3,705.00	Std Tob	$5,185.00	Std Tob	$5,185.00
AMB:A(3),S&P:A(6),Com:79 **AXA Equitable 15-151***	45	Pfd Tob	$3,715.00	Pfd Tob	$3,715.00	Std Tob	$4,675.00	Std Tob	$4,675.00
AMB:A+(2),S&P:A+(5),Com:93 **AG Select-A-Term 20 (01-13)**	45	Pref. T	$3,754.00	Pref. T	$3,754.00	Std. T	$5,114.00	Std. T	$5,114.00
AMB:A(3),S&P:A+(5),Com:83 **Hartford Bicentennial 20**	45	Pfd Nicotine	$3,770.00	Pfd Nicotine	$3,770.00	Std Nicotine	$5,100.00	Std Nicotine	$5,100.00
AMB:A-(4),S&P:BBB+(8),Com:64 **Principal National Life 20 (03-12)***	45	Pref Tob	$3,915.00	Pref Tob	$3,915.00	Stnd Tob	$5,295.00	Stnd Tob	$5,295.00
AMB:A+(2),S&P:A+(5),Com:93 **Midland Natl Extv15 CS3***	45	Pref Tob	$3,930.00	Pref Tob	$3,930.00	Tobacco	$5,110.00	Tobacco	$5,110.00
AMB:A+(2),S&P:A+(5),Com:92 **United Omaha Term Life Answers 20 (11-1-2012)**	45	Std Tob	$4,932.50	Pfd Tob	$3,932.50	Pfd Tob	$3,932.50	Std Tob	$4,932.50
AMB:A+(2),S&P:A+(5),Com:91 **Assurity 350 Plus 20***	45	Preferred Tob	$3,940.00	Preferred Tob	$3,940.00	Standard Tob	$4,600.00	Standard Tob	$4,600.00
AMB:A-(4),S&P:,Com:-- MetLife Investors GLT 20 (2-13)	45	Pfd Smkr	$3,949.00	Pfd Smkr	$3,949.00	Std Smkr	$4,749.00	Std Smkr	$4,749.00
AMB:A+(2),S&P:AA-(4),Com:95 **Minnesota Life Advantage Elite Select 20*** **AMB:A+(2),S&P:A+(5),Com:93**	45	Pref Tob	$3,955.00	Pref Tob	$3,955.00	Std Tob	$4,895.00	Std Tob	$4,895.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Nationwide YourLife II 20* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Tobacco	$3,985.00	Pfd Tobacco	$3,985.00	Standard Tobacco	$4,925.00	Standard Tobacco	$4,925.00
Minnesota Life Advantage Elite Select 20 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$4,073.65	Pref Tob	$4,073.65	Std Tob	$5,041.85	Std Tob	$5,041.85
Pacific 20* AMB:A+(2),S&P:A+(5),Com:89	45	Pfd Smkr	$4,110.00	Pfd Smkr	$4,110.00	Smoker	$5,240.00	Smoker	$5,240.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Tob	$4,190.00	Pfd Tob	$4,190.00	Tobacco	$5,570.00	Tobacco	$5,570.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Tobacco	$4,344.12	Tobacco	$4,344.12	Tobacco	$4,344.12	Tobacco	$4,344.12
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Pfd Tob	$4,345.00	Pfd Tob	$4,345.00	Std Tob	$5,635.00	Std Tob	$5,635.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$4,440.00	Pfd NicUse	$4,440.00	Std NicUse	$5,610.00	Std NicUse	$5,610.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	45	Pfd NicUse	$4,440.00	Pfd NicUse	$4,440.00	Std NicUse	$5,610.00	Std NicUse	$5,610.00
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Prf Smkr	$4,465.00	Prf Smkr	$4,465.00	Std Smkr	$5,685.00	Std Smkr	$5,685.00
Security MTlNY LT Protector 20* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$4,635.00	Pfd Smkr	$4,635.00	Std Smkr	$5,365.00	Std Smkr	$5,365.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	45	Pfd Tob	$4,650.00	Pfd Tob	$4,650.00	Std Tob	$6,170.00	Std Tob	$6,170.00
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$4,755.00	Pfd Tob	$4,755.00	Std Tob	$6,015.00	Std Tob	$6,015.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	45	Pref Tob	$4,850.00	Pref Tob	$4,850.00	Tobacco	$6,210.00	Tobacco	$6,210.00
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Tob	$4,960.00	Pfd Tob	$4,960.00	Tobacco	$6,680.00	Tobacco	$6,680.00
Catholic Family CP-20 AMB:,S&P:,Com:	45	Standard	$5,150.00	Standard	$5,150.00	Standard	$5,150.00	Standard	$5,150.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	45	Tobacco	$5,344.42	Tobacco	$5,344.42	Tobacco	$5,344.42	Tobacco	$5,344.42
NorthAmer ADDvantage 30 (3-11) AMB:A+(2),S&P:A+(5),Com:92	45	Preferred TB	$5,425.00	Preferred TB	$5,425.00	Standard TB	$7,085.00	Standard TB	$7,085.00
Transmerica Trendsetter Super 30 (6-12)* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Smkr	$5,540.00	Pfd Smkr	$5,540.00	Std Smkr	$7,390.00	Std Smkr	$7,390.00
Assurity 350 Plus 30* AMB:A-(4),S&P:,Com:--	45	Preferred Tob	$5,770.00	Preferred Tob	$5,770.00	Standard Tob	$6,580.00	Standard Tob	$6,580.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 45
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
American National Signature Term 30* AMB:A(3),S&P:A(6),Com:80	45	Pfd Nic	$5,840.00	Pfd Nic	$5,840.00	Std Nic	$7,390.00	Std Nic	$7,390.00
MetLife Investors GLT 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	45	Pfd Smkr	$5,909.00	Pfd Smkr	$5,909.00	Std Smkr	$7,089.00	Std Smkr	$7,089.00
AG Select-A-Term 30 (01-13) AMB:A(3),S&P:A+(5),Com:83	45	Pref. T	$6,194.00	Pref. T	$6,194.00	Std. T	$8,094.00	Std. T	$8,094.00
Columbus Life Nautical 30* AMB:A+(2),S&P:AA+(2),Com:97	45	Preferred Tob	$6,250.00	Preferred Tob	$6,250.00	Standard Tob	$7,730.00	Standard Tob	$7,730.00
Symetra 30-Year Term* AMB:A(3),S&P:A(6),Com:79	45	Pref Tob	$6,375.00	Pref Tob	$6,375.00	Std Tob	$8,725.00	Std Tob	$8,725.00
Banner OPTerm 30 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	45	Pfd Tob	$6,395.00	Pfd Tob	$6,395.00	Std Tob	$8,385.00	Std Tob	$8,385.00
United Omaha Term Life Answers 30 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	45	Std Tob	$7,572.50	Pfd Tob	$6,402.50	Pfd Tob	$6,402.50	Std Tob	$7,572.50
Minnesota Life Advantage Elite Select 30* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$6,415.00	Pfd Tob	$6,415.00	Std Tob	$7,935.00	Std Tob	$7,935.00
Nationwide YourLife II 30* AMB:A+(2),S&P:A+(5),Com:91	45	Pfd Tobacco	$6,435.00	Pfd Tobacco	$6,435.00	Standard Tobacco	$8,155.00	Standard Tobacco	$8,155.00
Catholic Family CP-30 AMB:,S&P:,Com:	45	Standard	$6,460.00	Standard	$6,460.00	Standard	$6,460.00	Standard	$6,460.00
Western Reserve Freedom Choice Term II 30* AMB:A+(2),S&P:AA-(4),Com:93	45	Pfd Tob	$6,590.00	Pfd Tob	$6,590.00	Tobacco	$8,640.00	Tobacco	$8,640.00
Hartford Bicentennial 30 AMB:A-(4),S&P:BBB+(8),Com:64	45	Pfd Nicotine	$6,600.00	Pfd Nicotine	$6,600.00	Std Nicotine	$8,490.00	Std Nicotine	$8,490.00
Minnesota Life Advantage Elite Select 30 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	45	Pfd Tob	$6,607.45	Pfd Tob	$6,607.45	Std Tob	$8,173.05	Std Tob	$8,173.05
Principal National Life 30 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	45	Pref Tob	$6,705.00	Pref Tob	$6,705.00	Stnd Tob	$8,205.00	Stnd Tob	$8,205.00
Security MTINY LT Protector 30* AMB:A-(4),S&P:,Com:--	45	Pfd Smkr	$6,845.00	Pfd Smkr	$6,845.00	Std Smkr	$8,425.00	Std Smkr	$8,425.00
Lincoln Benefit 30 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	45	Prf Smkr	$6,995.00	Prf Smkr	$6,995.00	Std Smkr	$8,635.00	Std Smkr	$8,635.00
Aviva 30yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	45	Pfd Tob	$7,195.00	Pfd Tob	$7,195.00	Std Tob	$9,095.00	Std Tob	$9,095.00
Ameritas Keystone 30/30* AMB:A(3),S&P:A+(5),Com:84	45	Pfd Tob	$9,360.00	Pfd Tob	$9,360.00	Tobacco	$12,630.00	Tobacco	$12,630.00

The quoted product is a Term UL product. Actual premiums may vary.

This quote information and premium comparison is for reference only and is intended to supplement the standard illustration provided by each insurance company, if applicable. Premium includes policy fee. The premiums in bold are current premiums that are guaranteed for the product's guarantee period, and the italicized premiums are the maximum premiums charged after the guarantee period. All other values are not guaranteed. All values and information are believed to be accurate. However accuracy cannot be assured. Refer to each carrier's complete illustration or rate card for exact quotations. A ' * ' indicates that NAIC-compliant illustration software is available. After initial level premium period ultimate rates are shown. Reports containing non-guaranteed values are supplemental life insurance illustrations that are not valid unless preceeded or accompanied by a Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Before submitting business with a company, you must be appointed with the company and a licensed agent in the state that you are soliciting business. FOR AGENT USE ONLY. Prepared on 3/19/2013 By David Racich.

VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Std NT	$2,130.00	Pfd Tob	$4,320.00	Std Tob	$5,450.00	Std Tob	$5,450.00
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$2,335.00	Prf Smk	$5,705.00	Prf Smk	$5,705.00	Smkr	$7,855.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	55	Ultra Std	$2,395.00	Pref Std	$4,395.00	Pref Std	$4,395.00	Std	$5,975.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$2,525.00	Prf Smk	$6,165.00	Prf Smk	$6,165.00	Smkr	$8,485.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$2,605.00	Prf Smk	$6,345.00	Prf Smk	$6,345.00	Smkr	$8,705.00
Pruco WorkLife 65SM (w/ Waiver)* AMB:A+(2),S&P:AA-(4),Com:89	55	Non-Smoker Plus	$2,655.00	Preferred Smoker	$6,445.00	Smoker	$8,875.00	Smoker	$8,875.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Std NT	$2,810.00	Pfd Tob	$6,050.00	Std Tob	$7,900.00	Std Tob	$7,900.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$2,815.00	Prf Smk	$6,855.00	Prf Smk	$6,855.00	Smkr	$9,405.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	55	Ultra Std	$3,155.00	Pref Std	$6,045.00	Pref Std	$6,045.00	Std	$7,985.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$3,710.00	Pfd Smkr	$7,340.00	Std Smkr	$10,180.00	Std Smkr	$10,180.00
Pruco - Essential 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$3,755.00	Prf Smk	$8,045.00	Prf Smk	$8,045.00	Smkr	$9,985.00
Lincoln LifeElements 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Std NT	$3,840.00	Pfd Tob	$7,960.00	Std Tob	$11,010.00	Std Tob	$11,010.00
John Hancock Term 15 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$3,950.00	Pfd Smkr	$7,820.00	Std Smkr	$10,840.00	Std Smkr	$10,840.00
Cincinnati Life LifeHorizons Termsetter 20* AMB:A(3),S&P:A(6),Com:81	55	Ultra Std	$4,045.00	Pref Std	$7,525.00	Pref Std	$7,525.00	Std	$9,445.00
Pruco - Elite 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	55	Non Smk Pls	$4,055.00	Prf Smk	$8,685.00	Prf Smk	$8,685.00	Smkr	$10,785.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd Tob	$4,315.00	Pfd Tob	$4,315.00	Std Tob	$5,595.00	Std Tob	$5,595.00
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	55	Pfd Smkr	$4,465.00	Pfd Smkr	$4,465.00	Std Smkr	$5,765.00	Std Smkr	$5,765.00
MetLife Investors GLT 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Pfd Smkr	$4,519.00	Pfd Smkr	$4,519.00	Std Smkr	$5,599.00	Std Smkr	$5,599.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Nicotine	$4,550.00	Pfd Nicotine	$4,550.00	Std Nicotine	$5,980.00	Std Nicotine	$5,980.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	55	Pfd Nic	$4,570.00	Pfd Nic	$4,570.00	Std Nic	$5,930.00	Std Nic	$5,930.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Smkr	$4,570.00	Pfd Smkr	$4,570.00	Std Smkr	$7,120.00	Std Smkr	$7,120.00
John Hancock Term 20 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$4,580.00	Pfd Smkr	$9,950.00	Std Smkr	$13,340.00	Std Smkr	$13,340.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	55	Preferred Tob	$4,620.00	Preferred Tob	$4,620.00	Standard Tob	$5,440.00	Standard Tob	$5,440.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	55	Preferred TB	$4,805.00	Preferred TB	$4,805.00	Standard TB	$6,835.00	Standard TB	$6,835.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$4,805.00	Pref Tob	$4,805.00	Tobacco	$6,835.00	Tobacco	$6,835.00
United Omaha Term Life Answers 10 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Std Tob	$5,932.50	Pfd Tob	$4,902.50	Pfd Tob	$4,902.50	Std Tob	$5,932.50
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$4,935.00	Pref Tob	$4,935.00	Std Tob	$6,145.00	Std Tob	$6,145.00
John Hancock Term 20 Conv Ext Rider (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std NonSmkr	$4,940.00	Pfd Smkr	$10,650.00	Std Smkr	$14,280.00	Std Smkr	$14,280.00
(ING) ReliaStar TermSmart 10 (4-12)* AMB:A(3),S&P:A-(7),Com:75	55	PfdTob	$5,010.00	PfdTob	$5,010.00	StdTob	$6,500.00	StdTob	$6,500.00
Nationwide YourLife II 10* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Tobacco	$5,075.00	Pfd Tobacco	$5,075.00	Standard Tobacco	$6,365.00	Standard Tobacco	$6,365.00
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Tob	$5,080.00	Pfd Tob	$5,080.00	Tobacco	$7,200.00	Tobacco	$7,200.00
John Hancock Term 10 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	55	Std Smkr	$7,110.00	Pfd Smkr	$5,080.00	Std Smkr	$7,110.00	Std Smkr	$7,110.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$5,083.05	Pref Tob	$5,083.05	Std Tob	$6,329.35	Std Tob	$6,329.35
Principal National Life 10 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$5,195.00	Pref Tob	$5,195.00	Stnd Tob	$6,835.00	Stnd Tob	$6,835.00
Symetra 10-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Pref Tob	$5,225.00	Pref Tob	$5,225.00	Std Tob	$6,395.00	Std Tob	$6,395.00
Western Reserve Freedom Choice Term II 10* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Tob	$5,280.00	Pfd Tob	$5,280.00	Tobacco	$8,430.00	Tobacco	$8,430.00
GLAIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$5,590.00	Pfd NicUse	$5,590.00	Std NicUse	$7,960.00	Std NicUse	$7,960.00
GLIC Colony Term 10 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$5,590.00	Pfd NicUse	$5,590.00	Std NicUse	$7,960.00	Std NicUse	$7,960.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Lincoln Benefit 10 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	55	Prf Smkr	$5,615.00	Prf Smkr	$5,615.00	Std Smkr	$7,255.00	Std Smkr	$7,255.00
Pacific 10* AMB:A+(2),S&P:A+(5),Com:89	55	Pfd Smkr	$5,700.00	Pfd Smkr	$5,700.00	Smoker	$7,430.00	Smoker	$7,430.00
Columbus Life Nautical 10* AMB:A+(2),S&P:AA+(2),Com:97	55	Preferred Tob	$5,810.00	Preferred Tob	$5,810.00	Standard Tob	$6,020.00	Standard Tob	$6,020.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier Tobacco	$5,820.00	Preferred Tobacco	$7,654.00	Preferred Tobacco	$7,654.00	Standard+ Tob	$11,209.00
Aviva 10yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Pfd Tob	$5,845.00	Pfd Tob	$5,845.00	Std Tob	$7,555.00	Std Tob	$7,555.00
Assurity 350 Plus 15* AMB:A-(4),S&P:,Com:--	55	Preferred Tob	$6,010.00	Preferred Tob	$6,010.00	Standard Tob	$6,930.00	Standard Tob	$6,930.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Smkr	$6,050.00	Pfd Smkr	$6,050.00	Std Smkr	$8,350.00	Std Smkr	$8,350.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	55	Pfd Tob	$6,050.00	Pfd Tob	$6,050.00	Tobacco	$8,150.00	Tobacco	$8,150.00
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	55	Pfd Tob	$6,115.00	Pfd Tob	$6,115.00	Std Tob	$8,005.00	Std Tob	$8,005.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. T	$6,174.00	Pref. T	$6,174.00	Std. T	$7,944.00	Std. T	$7,944.00
AXA Equitable 10-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Tob	$6,175.00	Pfd Tob	$6,175.00	Std Tob	$8,505.00	Std Tob	$8,505.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	55	Pfd Nic	$6,190.00	Pfd Nic	$6,190.00	Std Nic	$8,000.00	Std Nic	$8,000.00
Hartford Bicentennial 15 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Nicotine	$6,250.00	Pfd Nicotine	$6,250.00	Std Nicotine	$9,100.00	Std Nicotine	$9,100.00
Jackson Natl Protector 10* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd Tob	$6,340.00	Pfd Tob	$6,340.00	Std Tob	$8,300.00	Std Tob	$8,300.00
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$6,350.00	Pref Tob	$6,350.00	Tobacco	$8,120.00	Tobacco	$8,120.00
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	55	Pref. T	$6,364.00	Pref. T	$6,364.00	Std. T	$8,694.00	Std. T	$8,694.00
(ING) ReliaStar TermSmart 15 (4-12)* **AMB:A(3),S&P:A-(7),Com:75**	55	PfdTob	$6,390.00	PfdTob	$6,390.00	StdTob	$8,040.00	StdTob	$8,040.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Tob	$6,405.00	Pfd Tob	$6,405.00	Std Tob	$7,945.00	Std Tob	$7,945.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	55	Pref Tob	$6,485.00	Pref Tob	$6,485.00	Std Tob	$9,145.00	Std Tob	$9,145.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	55	Preferred TB	$6,495.00	Preferred TB	$6,495.00	Standard TB	$8,775.00	Standard TB	$8,775.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$6,495.00	Pref Tob	$6,495.00	Tobacco	$8,775.00	Tobacco	$8,775.00
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	55	Pfd Smkr	$6,535.00	Pfd Smkr	$6,535.00	Std Smkr	$8,075.00	Std Smkr	$8,075.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	55	Pfd Smkr	$6,589.00	Pfd Smkr	$6,589.00	Std Smkr	$8,119.00	Std Smkr	$8,119.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Tob	$6,597.15	Pfd Tob	$6,597.15	Std Tob	$8,183.35	Std Tob	$8,183.35
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Std Tob	$8,692.50	Pfd Tob	$6,682.50	Pfd Tob	$6,682.50	Std Tob	$8,692.50
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	55	Pref Tob	$6,725.00	Pref Tob	$6,725.00	Stnd Tob	$8,525.00	Stnd Tob	$8,525.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	55	Preferred Tob	$6,900.00	Preferred Tob	$6,900.00	Standard Tob	$8,170.00	Standard Tob	$8,170.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Tob	$7,110.00	Pfd Tob	$7,110.00	Tobacco	$9,840.00	Tobacco	$9,840.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Tobacco	$7,185.00	Pfd Tobacco	$7,185.00	Standard Tobacco	$8,975.00	Standard Tobacco	$8,975.00
Nrthwstn Mutal LvlTerm 20* AMB:A++(1),S&P:AA+(2),Com:100	55	Premier Tobacco	$7,339.00	Preferred Tobacco	$9,413.00	Preferred Tobacco	$9,413.00	Standard+ Tob	$13,813.00
Lincoln LifeElements 30 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	55	Std NT	$7,390.00	N/A	N/A	N/A	N/A	N/A	N/A
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$7,400.00	Pfd NicUse	$7,400.00	Std NicUse	$9,430.00	Std NicUse	$9,430.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$7,400.00	Pfd NicUse	$7,400.00	Std NicUse	$9,430.00	Std NicUse	$9,430.00
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	55	Prf Smkr	$7,415.00	Prf Smkr	$7,415.00	Std Smkr	$9,605.00	Std Smkr	$9,605.00
Catholic Family CP-10 AMB:,S&P:,Com:	55	Standard	$7,420.00	Standard	$7,420.00	Standard	$7,420.00	Standard	$7,420.00
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Tobacco	$7,458.71	Tobacco	$7,458.71	Tobacco	$7,458.71	Tobacco	$7,458.71
Assurity 350 Plus 20* AMB:A-(4),S&P:,Com:--	55	Preferred Tob	$7,590.00	Preferred Tob	$7,590.00	Standard Tob	$8,840.00	Standard Tob	$8,840.00
Jackson Natl Protector 15*	55	Pfd Tob	$7,650.00	Pfd Tob	$7,650.00	Std Tob	$9,800.00	Std Tob	$9,800.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:AA(3),Com:94 **Banner OPTerm 20 (9-12)**	55	Pfd Tob	$7,755.00	Pfd Tob	$7,755.00	Std Tob	$9,675.00	Std Tob	$9,675.00
AMB:A+(2),S&P:AA-(4),Com:96 **Midland Natl Extv15 CS3***	55	Pref Tob	$7,760.00	Pref Tob	$7,760.00	Tobacco	$9,640.00	Tobacco	$9,640.00
AMB:A+(2),S&P:A+(5),Com:92 **Transmerica Trendsetter Super 20 (6-12)**	55	Pfd Smkr	$7,760.00	Pfd Smkr	$7,760.00	Std Smkr	$10,050.00	Std Smkr	$10,050.00
AMB:A+(2),S&P:AA-(4),Com:93 **Symetra 20-Year Term***	55	Pref Tob	$7,875.00	Pref Tob	$7,875.00	Std Tob	$10,755.00	Std Tob	$10,755.00
AMB:A(3),S&P:A(6),Com:79 **American National Signature Term 20***	55	Pfd Nic	$7,880.00	Pfd Nic	$7,880.00	Std Nic	$9,850.00	Std Nic	$9,850.00
AMB:A(3),S&P:A(6),Com:80 **Ameritas Keystone 20***	55	Pfd Tob	$7,910.00	Pfd Tob	$7,910.00	Tobacco	$10,680.00	Tobacco	$10,680.00
AMB:A(3),S&P:A+(5),Com:84 **(ING) ReliaStar TermSmart 20 (4-12)***	55	PfdTob	$7,920.00	PfdTob	$7,920.00	StdTob	$9,850.00	StdTob	$9,850.00
AMB:A(3),S&P:A-(7),Com:75 **Columbus Life Nautical 20***	55	Preferred Tob	$7,990.00	Preferred Tob	$7,990.00	Standard Tob	$10,310.00	Standard Tob	$10,310.00
AMB:A+(2),S&P:AA+(2),Com:97 **AXA Equitable 15-151***	55	Pfd Tob	$7,995.00	Pfd Tob	$7,995.00	Std Tob	$10,225.00	Std Tob	$10,225.00
AMB:A+(2),S&P:A+(5),Com:93 **NorthAmer ADDvantage 20 (3-11)**	55	Preferred TB	$8,045.00	Preferred TB	$8,045.00	Standard TB	$11,175.00	Standard TB	$11,175.00
AMB:A+(2),S&P:A+(5),Com:92 **Midland Natl Prem20 CS4***	55	Pref Tob	$8,045.00	Pref Tob	$8,045.00	Tobacco	$11,175.00	Tobacco	$11,175.00
AMB:A+(2),S&P:A+(5),Com:92 **Cincinnati Life LifeHorizons Termsetter 30***	55	Ultra Std	$8,055.00	N/A	N/A	N/A	N/A	N/A	N/A
AMB:A(3),S&P:A(6),Com:81 **Security MTlNY LT Protector 20***	55	Pfd Smkr	$8,085.00	Pfd Smkr	$8,085.00	Std Smkr	$11,145.00	Std Smkr	$11,145.00
AMB:A-(4),S&P:,Com:-- **Minnesota Life Advantage Elite Select 20***	55	Pref Tob	$8,195.00	Pref Tob	$8,195.00	Std Tob	$10,305.00	Std Tob	$10,305.00
AMB:A+(2),S&P:A+(5),Com:93 **Nationwide YourLife II 20***	55	Pfd Tobacco	$8,205.00	Pfd Tobacco	$8,205.00	Standard Tobacco	$10,165.00	Standard Tobacco	$10,165.00
AMB:A+(2),S&P:A+(5),Com:91 **AG Select-A-Term 20 (01-13)**	55	Pref. T	$8,314.00	Pref. T	$8,314.00	Std. T	$10,734.00	Std. T	$10,734.00
AMB:A(3),S&P:A+(5),Com:83 **MetLife Investors GLT 20 (2-13)**	55	Pfd Smkr	$8,319.00	Pfd Smkr	$8,319.00	Std Smkr	$9,679.00	Std Smkr	$9,679.00
AMB:A+(2),S&P:AA-(4),Com:95 Minnesota Life Advantage Elite Select 20 w/ECA*	55	Pref Tob	$8,440.85	Pref Tob	$8,440.85	Std Tob	$10,614.15	Std Tob	$10,614.15
AMB:A+(2),S&P:A+(5),Com:93 **Principal National Life 20 (03-12)***	55	Pref Tob	$8,575.00	Pref Tob	$8,575.00	Stnd Tob	$11,955.00	Stnd Tob	$11,955.00

The quoted product is a Term UL product. Actual premiums may vary.

VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 55

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:93									
Hartford Bicentennial 20 AMB:A-(4),S&P:BBB+(8),Com:64	55	Pfd Nicotine	$8,600.00	Pfd Nicotine	$8,600.00	Std Nicotine	$12,780.00	Std Nicotine	$12,780.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	55	Std Tob	$9,982.50	Pfd Tob	$8,722.50	Pfd Tob	$8,722.50	Std Tob	$9,982.50
Pacific 20* AMB:A+(2),S&P:A+(5),Com:89	55	Pfd Smkr	$9,080.00	Pfd Smkr	$9,080.00	Smoker	$11,680.00	Smoker	$11,680.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	55	Pfd Tob	$9,130.00	Pfd Tob	$9,130.00	Tobacco	$11,880.00	Tobacco	$11,880.00
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	55	Prf Smkr	$9,205.00	Prf Smkr	$9,205.00	Std Smkr	$11,955.00	Std Smkr	$11,955.00
Aviva 20yr Term 01-2010* AMB:A-(4),S&P:A-(7),Com:64	55	Pfd Tob	$9,355.00	Pfd Tob	$9,355.00	Std Tob	$11,175.00	Std Tob	$11,175.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$9,710.00	Pfd NicUse	$9,710.00	Std NicUse	$11,940.00	Std NicUse	$11,940.00
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	55	Pfd NicUse	$9,710.00	Pfd NicUse	$9,710.00	Std NicUse	$11,940.00	Std NicUse	$11,940.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Tobacco	$9,811.63	Tobacco	$9,811.63	Tobacco	$9,811.63	Tobacco	$9,811.63
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	55	Pfd Tob	$9,895.00	Pfd Tob	$9,895.00	Std Tob	$12,785.00	Std Tob	$12,785.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	55	Pfd Tob	$9,950.00	Pfd Tob	$9,950.00	Std Tob	$13,090.00	Std Tob	$13,090.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	55	Pref Tob	$10,060.00	Pref Tob	$10,060.00	Tobacco	$12,400.00	Tobacco	$12,400.00
Catholic Family CP-20 AMB:,S&P:,Com:	55	Standard	$10,840.00	Standard	$10,840.00	Standard	$10,840.00	Standard	$10,840.00
Protective Custom Choice 20 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	55	Tobacco	$11,557.10	Tobacco	$11,557.10	Tobacco	$11,557.10	Tobacco	$11,557.10
Nationwide YourLife II 30* AMB:A+(2),S&P:A+(5),Com:91	55	Pfd Tobacco	$15,055.00	Pfd Tobacco	$15,055.00	Standard Tobacco	$16,915.00	Standard Tobacco	$16,915.00

The quoted product is a Term UL product. Actual premiums may vary.

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Lincoln LifeElements 10 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Std NT	$4,900.00	Pfd Tob	$10,400.00	Std Tob	$12,040.00	Std Tob	$12,040.00
Pruco - Essential 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$5,015.00	Prf Smk	$10,685.00	Prf Smk	$10,685.00	Smkr	$13,305.00
Cincinnati Life LifeHorizons Termsetter 10* AMB:A(3),S&P:A(6),Com:81	65	Ultra Std	$5,395.00	Pref Std	$9,265.00	Pref Std	$9,265.00	Std	$12,435.00
Pruco - Elite 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$5,415.00	Prf Smk	$11,535.00	Prf Smk	$11,535.00	Smkr	$14,365.00
Pruco - Essential 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$6,775.00	Prf Smk	$14,105.00	Prf Smk	$14,105.00	Smkr	$18,725.00
Pruco - Elite 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:89	65	Non Smk Pls	$7,315.00	Prf Smk	$15,235.00	Prf Smk	$15,235.00	Smkr	$20,225.00
Cincinnati Life LifeHorizons Termsetter 15* AMB:A(3),S&P:A(6),Com:81	65	Ultra Std	$8,185.00	Pref Std	$13,215.00	Pref Std	$13,215.00	Std	$17,735.00
Lincoln LifeElements 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:89	65	Std NT	$8,270.00	Pfd Tob	$14,040.00	Std Tob	$18,470.00	Std Tob	$18,470.00
Assurity 350 Plus 10* AMB:A-(4),S&P:,Com:--	65	Preferred Tob	$8,540.00	Preferred Tob	$8,540.00	Standard Tob	$10,080.00	Standard Tob	$10,080.00
John Hancock Term 15 (10-2011) AMB:A+(2),S&P:AA-(4),Com:93	65	Std NonSmkr	$8,970.00	Pfd Smkr	$16,610.00	Std Smkr	$19,670.00	Std Smkr	$19,670.00
Banner OPTerm 10 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd Tob	$10,115.00	Pfd Tob	$10,115.00	Std Tob	$12,945.00	Std Tob	$12,945.00
Transmerica Trendsetter Super 10 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Smkr	$10,120.00	Pfd Smkr	$10,120.00	Std Smkr	$16,150.00	Std Smkr	$16,150.00
Minnesota Life Advantage Elite Select 10* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$10,215.00	Pref Tob	$10,215.00	Std Tob	$12,285.00	Std Tob	$12,285.00
American National Signature Term 10* AMB:A(3),S&P:A(6),Com:80	65	Pfd Nic	$10,220.00	Pfd Nic	$10,220.00	Std Nic	$12,950.00	Std Nic	$12,950.00
Minnesota Life Advantage Elite Select 10 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$10,521.45	Pref Tob	$10,521.45	Std Tob	$12,653.55	Std Tob	$12,653.55
Ameritas Keystone 10* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Tob	$10,530.00	Pfd Tob	$10,530.00	Tobacco	$13,610.00	Tobacco	$13,610.00
Hartford Bicentennial 10 AMB:A-(4),S&P:BBB+(8),Com:64	65	Pfd Nicotine	$10,700.00	Pfd Nicotine	$10,700.00	Std Nicotine	$13,790.00	Std Nicotine	$13,790.00
Midland Natl Prem10 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$10,725.00	Pref Tob	$10,725.00	Tobacco	$13,865.00	Tobacco	$13,865.00
NorthAmer ADDvantage 10 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Preferred TB	$10,725.00	Preferred TB	$10,725.00	Standard TB	$13,865.00	Standard TB	$13,865.00
MetLife Investors GLT 10 (2-13)	65	Pfd Smkr	$10,729.00	Pfd Smkr	$10,729.00	Std Smkr	$12,949.00	Std Smkr	$12,949.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:AA-(4),Com:95 **Symetra 10-Year Term***	65	Pref Tob	$10,765.00	Pref Tob	$10,765.00	Std Tob	$13,455.00	Std Tob	$13,455.00
AMB:A(3),S&P:A(6),Com:79 **Principal National Life 10 (03-12)***	65	Pref Tob	$10,835.00	Pref Tob	$10,835.00	Stnd Tob	$14,155.00	Stnd Tob	$14,155.00
AMB:A+(2),S&P:A+(5),Com:93 **John Hancock Term 10 (10-2011)**	65	Std Smkr	$15,060.00	Pfd Smkr	$11,290.00	Std Smkr	$15,060.00	Std Smkr	$15,060.00
AMB:A+(2),S&P:AA-(4),Com:93 **(ING) ReliaStar TermSmart 10 (4-12)***	65	PfdTob	$11,340.00	PfdTob	$11,340.00	StdTob	$13,350.00	StdTob	$13,350.00
AMB:A(3),S&P:A-(7),Com:75 **Lincoln LifeElements 20 (2-13)**	65	Std NT	$11,480.00	Pfd Tob	$25,730.00	Std Tob	$34,770.00	Std Tob	$34,770.00
AMB:A+(2),S&P:AA-(4),Com:89 **Cincinnati Life LifeHorizons Termsetter 20***	65	Ultra Std	$11,495.00	Pref Std	$18,435.00	Pref Std	$18,435.00	Std	$22,245.00
AMB:A(3),S&P:A(6),Com:81 **United Omaha Term Life Answers 10 (11-1-2012)**	65	Std Tob	$14,762.50	Pfd Tob	$11,522.50	Pfd Tob	$11,522.50	Std Tob	$14,762.50
AMB:A+(2),S&P:A+(5),Com:91 **Jackson Natl Protector 10***	65	Pfd Tob	$11,530.00	Pfd Tob	$11,530.00	Std Tob	$15,160.00	Std Tob	$15,160.00
AMB:A+(2),S&P:AA(3),Com:94 **Western Reserve Freedom Choice Term II 10***	65	Pfd Tob	$11,640.00	Pfd Tob	$11,640.00	Tobacco	$19,720.00	Tobacco	$19,720.00
AMB:A+(2),S&P:AA-(4),Com:93 **Assurity 350 Plus 15***	65	Preferred Tob	$11,990.00	Preferred Tob	$11,990.00	Standard Tob	$13,810.00	Standard Tob	$13,810.00
AMB:A-(4),S&P:,Com:-- **Lincoln Benefit 10 year TrueTerm (9-12)**	65	Prf Smkr	$11,995.00	Prf Smkr	$11,995.00	Std Smkr	$15,505.00	Std Smkr	$15,505.00
AMB:A+(2),S&P:A+(5),Com:86 **GLAIC Colony Term 10 (10-12)**	65	Pfd NicUse	$12,050.00	Pfd NicUse	$12,050.00	Std NicUse	$16,500.00	Std NicUse	$16,500.00
AMB:A(3),S&P:A-(7),Com:75 **GLIC Colony Term 10 (10-12)**	65	Pfd NicUse	$12,050.00	Pfd NicUse	$12,050.00	Std NicUse	$16,500.00	Std NicUse	$16,500.00
AMB:A(3),S&P:A-(7),Com:75 **AXA Equitable 10-151***	65	Pfd Tob	$12,675.00	Pfd Tob	$12,675.00	Std Tob	$16,315.00	Std Tob	$16,315.00
AMB:A+(2),S&P:A+(5),Com:93 **Columbus Life Nautical 10***	65	Preferred Tob	$12,740.00	Preferred Tob	$12,740.00	Standard Tob	$13,870.00	Standard Tob	$13,870.00
AMB:A+(2),S&P:AA+(2),Com:97 **Aviva 10yr Term 01-2010***	65	Pfd Tob	$12,915.00	Pfd Tob	$12,915.00	Std Tob	$15,825.00	Std Tob	$15,825.00
AMB:A-(4),S&P:A-(7),Com:64 **John Hancock Term 20 (10-2011)**	65	Std NonSmkr	$13,000.00	Pfd Smkr	$27,280.00	Std Smkr	$28,160.00	Std Smkr	$28,160.00
AMB:A+(2),S&P:AA-(4),Com:93 **Nationwide YourLife II 10***	65	Pfd Tobacco	$13,125.00	Pfd Tobacco	$13,125.00	Standard Tobacco	$17,595.00	Standard Tobacco	$17,595.00
AMB:A+(2),S&P:A+(5),Com:91 **Pacific 10***	65	Pfd Smkr	$13,270.00	Pfd Smkr	$13,270.00	Smoker	$16,940.00	Smoker	$16,940.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
AMB:A+(2),S&P:A+(5),Com:89									
Midland Natl Extv10 CS3* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$13,460.00	Pref Tob	$13,460.00	Tobacco	$17,160.00	Tobacco	$17,160.00
Catholic Family CP-10 AMB:,S&P:,Com:	65	Standard	$13,480.00	Standard	$13,480.00	Standard	$13,480.00	Standard	$13,480.00
Security MTlNY LT Protector 10* AMB:A-(4),S&P:,Com:--	65	Pfd Smkr	$13,575.00	Pfd Smkr	$13,575.00	Std Smkr	$16,875.00	Std Smkr	$16,875.00
Transmerica Trendsetter Super 15 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Smkr	$13,840.00	Pfd Smkr	$13,840.00	Std Smkr	$20,940.00	Std Smkr	$20,940.00
AG Select-A-Term 10 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. T	$13,944.00	Pref. T	$13,944.00	Std. T	$16,504.00	Std. T	$16,504.00
Banner OPTerm 15 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd Tob	$14,105.00	Pfd Tob	$14,105.00	Std Tob	$20,565.00	Std Tob	$20,565.00
American National Signature Term 15* AMB:A(3),S&P:A(6),Com:80	65	Pfd Nic	$14,110.00	Pfd Nic	$14,110.00	Std Nic	$18,730.00	Std Nic	$18,730.00
Symetra 15-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Pref Tob	$14,265.00	Pref Tob	$14,265.00	Std Tob	$18,175.00	Std Tob	$18,175.00
Minnesota Life Advantage Elite Select 15* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Tob	$14,405.00	Pfd Tob	$14,405.00	Std Tob	$20,295.00	Std Tob	$20,295.00
Midland Natl Prem15 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$14,725.00	Pref Tob	$14,725.00	Tobacco	$20,265.00	Tobacco	$20,265.00
NorthAmer ADDvantage 15 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Preferred TB	$14,725.00	Preferred TB	$14,725.00	Standard TB	$20,265.00	Standard TB	$20,265.00
Minnesota Life Advantage Elite Select 15 w/ECA* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Tob	$14,837.15	Pfd Tob	$14,837.15	Std Tob	$20,903.85	Std Tob	$20,903.85
Security MTlNY LT Protector 15* AMB:A-(4),S&P:,Com:--	65	Pfd Smkr	$15,055.00	Pfd Smkr	$15,055.00	Std Smkr	$18,175.00	Std Smkr	$18,175.00
Jackson Natl Protector 15* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd Tob	$15,240.00	Pfd Tob	$15,240.00	Std Tob	$19,820.00	Std Tob	$19,820.00
Principal National Life 15 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$15,475.00	Pref Tob	$15,475.00	Stnd Tob	$21,145.00	Stnd Tob	$21,145.00
Hartford Bicentennial 15 **AMB:A-(4),S&P:BBB+(8),Com:64**	65	Pfd Nicotine	$15,520.00	Pfd Nicotine	$15,520.00	Std Nicotine	$18,730.00	Std Nicotine	$18,730.00
United Omaha Term Life Answers 15 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	65	Std Tob	$19,942.50	Pfd Tob	$15,752.50	Pfd Tob	$15,752.50	Std Tob	$19,942.50
AG Select-A-Term 15 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. T	$15,764.00	Pref. T	$15,764.00	Std. T	$20,724.00	Std. T	$20,724.00
MetLife Investors GLT 15 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Pfd Smkr	$15,769.00	Pfd Smkr	$15,769.00	Std Smkr	$18,729.00	Std Smkr	$18,729.00

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VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65

Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
(ING) ReliaStar TermSmart 15 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	PfdTob	$15,820.00	PfdTob	$15,820.00	StdTob	$18,760.00	StdTob	$18,760.00
Columbus Life Nautical 15* AMB:A+(2),S&P:AA+(2),Com:97	65	Preferred Tob	$16,040.00	Preferred Tob	$16,040.00	Standard Tob	$20,910.00	Standard Tob	$20,910.00
Western Reserve Freedom Choice Term II 15* AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Tob	$16,380.00	Pfd Tob	$16,380.00	Tobacco	$25,210.00	Tobacco	$25,210.00
Ameritas Keystone 15* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Tob	$16,440.00	Pfd Tob	$16,440.00	Tobacco	$21,120.00	Tobacco	$21,120.00
GLAIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	Pfd NicUse	$16,540.00	Pfd NicUse	$16,540.00	Std NicUse	$23,080.00	Std NicUse	$23,080.00
GLIC Colony Term 15 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	Pfd NicUse	$16,540.00	Pfd NicUse	$16,540.00	Std NicUse	$23,080.00	Std NicUse	$23,080.00
Lincoln Benefit 15 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	65	Prf Smkr	$16,815.00	Prf Smkr	$16,815.00	Std Smkr	$22,025.00	Std Smkr	$22,025.00
Midland Natl Extv15 CS3* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$17,510.00	Pref Tob	$17,510.00	Tobacco	$21,810.00	Tobacco	$21,810.00
Protective Custom Choice 10 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Tobacco	$17,943.13	Tobacco	$17,943.13	Tobacco	$17,943.13	Tobacco	$17,943.13
AXA Equitable 15-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Tob	$18,505.00	Pfd Tob	$18,505.00	Std Tob	$22,505.00	Std Tob	$22,505.00
Nrthwstn Mutal LvlTerm 10* AMB:A++(1),S&P:AA+(2),Com:100	65	Premier Tobacco	$18,523.00	Preferred Tobacco	$24,233.00	Preferred Tobacco	$24,233.00	Standard+ Tob	$36,010.00
Midland Natl Prem20 CS4* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$18,625.00	Pref Tob	$18,625.00	Tobacco	$25,455.00	Tobacco	$25,455.00
NorthAmer ADDvantage 20 (3-11) AMB:A+(2),S&P:A+(5),Com:92	65	Preferred TB	$18,625.00	Preferred TB	$18,625.00	Standard TB	$25,455.00	Standard TB	$25,455.00
Symetra 20-Year Term* AMB:A(3),S&P:A(6),Com:79	65	Pref Tob	$18,635.00	Pref Tob	$18,635.00	Std Tob	$24,655.00	Std Tob	$24,655.00
Nationwide YourLife II 15* AMB:A+(2),S&P:A+(5),Com:91	65	Pfd Tobacco	$19,335.00	Pfd Tobacco	$19,335.00	Standard Tobacco	$21,675.00	Standard Tobacco	$21,675.00
Columbus Life Nautical 20* AMB:A+(2),S&P:AA+(2),Com:97	65	Preferred Tob	$19,340.00	Preferred Tob	$19,340.00	Standard Tob	$27,940.00	Standard Tob	$27,940.00
Transmerica Trendsetter Super 20 (6-12) AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Smkr	$19,720.00	Pfd Smkr	$19,720.00	Std Smkr	$27,250.00	Std Smkr	$27,250.00
MetLife Investors GLT 20 (2-13) AMB:A+(2),S&P:AA-(4),Com:95	65	Pfd Smkr	$20,019.00	Pfd Smkr	$20,019.00	Std Smkr	$22,269.00	Std Smkr	$22,269.00

The quoted product is a Term UL product. Actual premiums may vary.

This quote information and premium comparison is for reference only and is intended to supplement the standard illustration provided by each insurance company, if applicable. Premium includes policy fee. The premiums in bold are current premiums that are guaranteed for the product's guarantee period, and the italicized premiums are the maximum premiums charged after the guarantee period. All other values are not guaranteed. All values and information are believed to be accurate. However accuracy cannot be assured. Refer to each carrier's complete illustration or rate card for exact quotations. A ' * ' indicates that NAIC-compliant illustration software is available. After initial level premium period ultimate rates are shown. Reports containing non-guaranteed values are supplemental life insurance illustrations that are not valid unless preceeded or accompanied by a Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Before submitting business with a company, you must be appointed with the company and a licensed agent in the state that you are soliciting business. FOR AGENT USE ONLY. Prepared on 3/19/2013 By David Racich.

VitalTerm Comparison

Face Amount: $1,000,000 - Female in Arizona, 65
Annual Guaranteed Premiums

Face Amount: $1,000,000

Product Name	Calc. Age	Tobacco (non-cigarette)	Annual Prem.	Preferred Smoker	Annual Prem.	Standard Plus Smoker	Annual Prem.	Standard Smoker	Annual Prem.
Nationwide YourLife II 20* AMB:A+(2),S&P:A+(5),Com:91	65	Pfd Tobacco	$20,345.00	Pfd Tobacco	$20,345.00	Standard Tobacco	$22,805.00	Standard Tobacco	$22,805.00
Jackson Natl Protector 20* AMB:A+(2),S&P:AA(3),Com:94	65	Pfd Tob	$20,740.00	Pfd Tob	$20,740.00	Std Tob	$26,420.00	Std Tob	$26,420.00
Ameritas Keystone 20* AMB:A(3),S&P:A+(5),Com:84	65	Pfd Tob	$20,870.00	Pfd Tob	$20,870.00	Tobacco	$26,810.00	Tobacco	$26,810.00
Minnesota Life Advantage Elite Select 20* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$21,245.00	Pref Tob	$21,245.00	Std Tob	$26,445.00	Std Tob	$26,445.00
Lincoln Benefit 20 year TrueTerm (9-12) AMB:A+(2),S&P:A+(5),Com:86	65	Prf Smkr	$22,695.00	Prf Smkr	$22,695.00	Std Smkr	$31,245.00	Std Smkr	$31,245.00
Midland Natl Extv20 CS3* AMB:A+(2),S&P:A+(5),Com:92	65	Pref Tob	$22,870.00	Pref Tob	$22,870.00	Tobacco	$25,980.00	Tobacco	$25,980.00
Security MTlNY LT Protector 20* AMB:A-(4),S&P:,Com:--	65	Pfd Smkr	$23,315.00	Pfd Smkr	$23,315.00	Std Smkr	$29,955.00	Std Smkr	$29,955.00
Western Reserve Freedom Choice Term II 20* AMB:A+(2),S&P:AA-(4),Com:93	65	Pfd Tob	$23,320.00	Pfd Tob	$23,320.00	Tobacco	$39,100.00	Tobacco	$39,100.00
Protective Custom Choice 15 (12-12)* # AMB:A+(2),S&P:AA-(4),Com:87	65	Tobacco	$23,382.27	Tobacco	$23,382.27	Tobacco	$23,382.27	Tobacco	$23,382.27
Banner OPTerm 20 (9-12) AMB:A+(2),S&P:AA-(4),Com:96	65	Pfd Tob	$24,085.00	Pfd Tob	$24,085.00	Std Tob	$34,715.00	Std Tob	$34,715.00
AG Select-A-Term 20 (01-13) AMB:A(3),S&P:A+(5),Com:83	65	Pref. T	$24,094.00	Pref. T	$24,094.00	Std. T	$32,784.00	Std. T	$32,784.00
(ING) ReliaStar TermSmart 20 (4-12)* AMB:A(3),S&P:A-(7),Com:75	65	PfdTob	$24,130.00	PfdTob	$24,130.00	StdTob	$27,960.00	StdTob	$27,960.00
Principal National Life 20 (03-12)* AMB:A+(2),S&P:A+(5),Com:93	65	Pref Tob	$25,665.00	Pref Tob	$25,665.00	Stnd Tob	$32,555.00	Stnd Tob	$32,555.00
AXA Equitable 20-151* AMB:A+(2),S&P:A+(5),Com:93	65	Pfd Tob	$25,685.00	Pfd Tob	$25,685.00	Std Tob	$31,005.00	Std Tob	$31,005.00
United Omaha Term Life Answers 20 (11-1-2012) AMB:A+(2),S&P:A+(5),Com:91	65	Std Tob	$34,042.50	Pfd Tob	$26,762.50	Pfd Tob	$26,762.50	Std Tob	$34,042.50
GLIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	Pfd NicUse	$27,040.00	Pfd NicUse	$27,040.00	Std NicUse	$34,160.00	Std NicUse	$34,160.00
GLAIC Colony Term 20 (10-12) AMB:A(3),S&P:A-(7),Com:75	65	Pfd NicUse	$27,040.00	Pfd NicUse	$27,040.00	Std NicUse	$34,160.00	Std NicUse	$34,160.00

The quoted product is a Term UL product. Actual premiums may vary.

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