

Current Pricing											
<table border="1"> <tr> <td>Male</td> <td>Age 40</td> <td>Non-Tobacco User</td> <td>Amount \$250,000</td> <td>State: NC</td> </tr> </table>							Male	Age 40	Non-Tobacco User	Amount \$250,000	State: NC
Male	Age 40	Non-Tobacco User	Amount \$250,000	State: NC							
Year	Age	First Colony Life Insurance Company ¹ Colony 20 (guar 20) (Preferred Best No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Best Non-Tobacco)	Chase Insurance ¹ Super-T 2003 - 20 (guar 10) (Premier)	American General Life ¹ LTG-ULTRA 20 (guar 20) (LTG-2000AG) (Preferred Plus Nontobacco)	Prudential Financial Term Essential 20 (guar 20) (Preferred Best Non Smoker)					
1	40	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
2	41	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
3	42	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
4	43	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
5	44	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
Total:		\$1,075.00	\$1,125.00	\$1,125.00	\$1,137.50	\$1,275.00					
6	45	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
7	46	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
8	47	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
9	48	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
10	49	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
Total:		\$2,150.00	\$2,250.00	\$2,250.00	\$2,275.00	\$2,550.00					
11	50	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
12	51	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
13	52	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
14	53	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
15	54	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
Total:		\$3,225.00	\$3,375.00	\$3,375.00	\$3,412.50	\$3,825.00					
16	55	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
17	56	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
18	57	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
19	58	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
20	59	\$215.00	\$225.00	\$225.00 ²	\$227.50	\$255.00					
Total:		\$4,300.00	\$4,500.00	\$4,500.00	\$4,550.00	\$5,100.00					
21	60	n/a	n/a	\$5,105.00	\$5,610.00	n/a					
22	61	n/a	n/a	\$5,695.00	\$6,360.00	n/a					
23	62	n/a	n/a	\$6,372.50	\$7,195.00	n/a					
24	63	n/a	n/a	\$7,150.00	\$8,097.50	n/a					
25	64	n/a	n/a	\$8,037.50	\$9,062.50	n/a					
Total:		\$4,300.00	\$4,500.00	\$36,860.00	\$40,875.00	\$5,100.00					
26	65	n/a	n/a	\$9,030.00	\$10,052.50	n/a					
27	66	n/a	n/a	\$10,052.50	\$10,995.00	n/a					
28	67	n/a	n/a	\$11,170.00	\$11,920.00	n/a					
29	68	n/a	n/a	\$12,377.50	\$12,902.50	n/a					
30	69	n/a	n/a	\$13,700.00	\$14,020.00	n/a					
Total:		\$4,300.00	\$4,500.00	\$93,190.00	\$100,765.00	\$5,100.00					

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Guaranteed Pricing											
<table border="1" style="margin: auto;"> <tr> <td>Male</td> <td>Age 40</td> <td>Non-Tobacco User</td> <td>Amount \$250,000</td> <td>State: NC</td> </tr> </table>							Male	Age 40	Non-Tobacco User	Amount \$250,000	State: NC
Male	Age 40	Non-Tobacco User	Amount \$250,000	State: NC							
Year	Age	First Colony Life Insurance Company ¹ Colony 20 (guar 20) (Preferred Best No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Best Non-Tobacco)	Chase Insurance ¹ Super-T 2003 - 20 (guar 10) (Premier)	American General Life ¹ LTG-ULTRA 20 (guar 20) (LTG-2000AG) (Preferred Plus Nontobacco)	Prudential Financial Term Essential 20 (guar 20) (Preferred Best Non Smoker)					
1	40	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
2	41	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
3	42	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
4	43	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
5	44	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
Total:		\$1,075.00	\$1,125.00	\$1,125.00	\$1,137.50	\$1,275.00					
6	45	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
7	46	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
8	47	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
9	48	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
10	49	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00					
Total:		\$2,150.00	\$2,250.00	\$2,250.00	\$2,275.00	\$2,550.00					
11	50	\$215.00	\$225.00	\$2,382.50	\$227.50	\$255.00					
12	51	\$215.00	\$225.00	\$2,605.00	\$227.50	\$255.00					
13	52	\$215.00	\$225.00	\$2,862.50	\$227.50	\$255.00					
14	53	\$215.00	\$225.00	\$3,152.50	\$227.50	\$255.00					
15	54	\$215.00	\$225.00	\$3,487.50	\$227.50	\$255.00					
Total:		\$3,225.00	\$3,375.00	\$16,740.00	\$3,412.50	\$3,825.00					
16	55	\$215.00	\$225.00	\$3,862.50	\$227.50	\$255.00					
17	56	\$215.00	\$225.00	\$4,277.50	\$227.50	\$255.00					
18	57	\$215.00	\$225.00	\$4,725.00	\$227.50	\$255.00					
19	58	\$215.00	\$225.00	\$5,207.50	\$227.50	\$255.00					
20	59	\$215.00	\$225.00	\$5,757.50	\$227.50	\$255.00					
Total:		\$4,300.00	\$4,500.00	\$40,570.00	\$4,550.00	\$5,100.00					
21	60	n/a	\$7,160.00	\$6,370.00	n/a	n/a					
22	61	n/a	\$8,065.00	\$7,020.00	n/a	n/a					
23	62	n/a	\$9,110.00	\$7,760.00	n/a	n/a					
24	63	n/a	\$10,315.00	\$8,605.00	n/a	n/a					
25	64	n/a	\$11,700.00	\$9,560.00	n/a	n/a					
Total:		\$4,300.00	\$50,850.00	\$79,885.00	\$4,550.00	\$5,100.00					
26	65	n/a	\$13,257.50	\$10,615.00	n/a	n/a					
27	66	n/a	\$14,967.50	\$11,750.00	n/a	n/a					
28	67	n/a	\$16,860.00	\$12,980.00	n/a	n/a					
29	68	n/a	\$18,932.50	\$14,300.00	n/a	n/a					
30	69	n/a	\$21,232.50	\$15,740.00	n/a	n/a					
Total:		\$4,300.00	\$136,100.00	\$145,270.00	\$4,550.00	\$5,100.00					

¹ Indicates Companies that Calculate Costs based on Nearest Age

Male	Age 40	Non-Tobacco User	Amount \$250,000	State: NC
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Payment Schedule Options					
Payment Options	First Colony Life Insurance Company ¹ Colony 20 (guar 20) (Preferred Best No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Best Non-Tobacco)	Chase Insurance ¹ Super-T 2003 - 20 (guar 10) (Premier)	American General Life ¹ LTG-ULTRA 20 (guar 20) (LTG-2000AG) (Preferred Plus Nontobacco)	Prudential Financial Term Essential 20 (guar 20) (Preferred Best Non Smoker)
Annual	\$215.00	\$225.00	\$225.00	\$227.50	\$255.00
Semi-Annual	\$109.65	\$114.75	\$117.00	\$118.30	n/a
Quarterly	\$55.90	\$66.38	\$67.50	\$60.29	n/a
Monthly	\$18.81	\$19.58	\$19.58	\$19.91	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age