

Current Pricing													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Male</td> <td style="width: 15%;">Age 50</td> <td style="width: 20%;">Non-Tobacco User</td> <td style="width: 20%;">Amount \$250,000</td> <td style="width: 20%;">State: NC</td> <td colspan="2"></td> </tr> </table>							Male	Age 50	Non-Tobacco User	Amount \$250,000	State: NC		
Male	Age 50	Non-Tobacco User	Amount \$250,000	State: NC									
Year	Age	Chase Insurance ¹ Super-T 2003 - 20 (guar 10) (Premier)	Banner Life ¹ OPTerm 20 (guar 20) (Preferred Plus Non- Tobacco)	Prudential Financial Term Essential 20 (guar 20) (Preferred Best Non Smoker)	American General Life ¹ LTG-ULTRA 20 (guar 20) (LTG-2000AG) (Preferred Plus Nontobacco)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Best Non- Tobacco)							
1	50	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
2	51	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
3	52	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
4	53	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
5	54	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
Total:		\$2,700.00	\$2,725.00	\$2,750.00	\$2,850.00	\$2,875.00							
6	55	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
7	56	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
8	57	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
9	58	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
10	59	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00							
Total:		\$5,400.00	\$5,450.00	\$5,500.00	\$5,700.00	\$5,750.00							
11	60	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
12	61	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
13	62	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
14	63	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
15	64	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
Total:		\$8,100.00	\$8,175.00	\$8,250.00	\$8,550.00	\$8,625.00							
16	65	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
17	66	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
18	67	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
19	68	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
20	69	\$540.00 ²	\$545.00	\$550.00	\$570.00	\$575.00							
Total:		\$10,800.00	\$10,900.00	\$11,000.00	\$11,400.00	\$11,500.00							
21	70	\$15,200.00	n/a	n/a	\$15,390.00	n/a							
22	71	\$17,170.00	n/a	n/a	\$17,022.50	n/a							
23	72	\$18,882.50	n/a	n/a	\$18,870.00	n/a							
24	73	\$21,160.00	n/a	n/a	\$20,920.00	n/a							
25	74	\$23,732.50	n/a	n/a	\$23,157.50	n/a							
Total:		\$106,945.00	\$10,900.00	\$11,000.00	\$106,760.00	\$11,500.00							
26	75	\$26,510.00	n/a	n/a	\$27,875.00	n/a							
27	76	\$29,300.00	n/a	n/a	\$32,590.00	n/a							
28	77	\$32,287.50	n/a	n/a	\$35,880.00	n/a							
29	78	\$35,362.50	n/a	n/a	\$39,295.00	n/a							
30	79	\$38,625.00	n/a	n/a	\$42,920.00	n/a							
Total:		\$269,030.00	\$10,900.00	\$11,000.00	\$285,320.00	\$11,500.00							

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Guaranteed Pricing											
<table border="1" style="width: 100%; text-align: center;"> <tr> <td>Male</td> <td>Age 50</td> <td>Non-Tobacco User</td> <td>Amount \$250,000</td> <td>State: NC</td> </tr> </table>							Male	Age 50	Non-Tobacco User	Amount \$250,000	State: NC
Male	Age 50	Non-Tobacco User	Amount \$250,000	State: NC							
Year	Age	Chase Insurance ¹ Super-T 2003 - 20 (guar 10) (Premier)	Banner Life ¹ OPTerm 20 (guar 20) (Preferred Plus Non- Tobacco)	Prudential Financial Term Essential 20 (guar 20) (Preferred Best Non Smoker)	American General Life ¹ LTG-ULTRA 20 (guar 20) (LTG-2000AG) (Preferred Plus Nontobacco)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Best Non- Tobacco)					
1	50	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
2	51	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
3	52	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
4	53	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
5	54	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
Total:		\$2,700.00	\$2,725.00	\$2,750.00	\$2,850.00	\$2,875.00					
6	55	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
7	56	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
8	57	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
9	58	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
10	59	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00					
Total:		\$5,400.00	\$5,450.00	\$5,500.00	\$5,700.00	\$5,750.00					
11	60	\$6,370.00	\$545.00	\$550.00	\$570.00	\$575.00					
12	61	\$7,020.00	\$545.00	\$550.00	\$570.00	\$575.00					
13	62	\$7,760.00	\$545.00	\$550.00	\$570.00	\$575.00					
14	63	\$8,605.00	\$545.00	\$550.00	\$570.00	\$575.00					
15	64	\$9,560.00	\$545.00	\$550.00	\$570.00	\$575.00					
Total:		\$44,715.00	\$8,175.00	\$8,250.00	\$8,550.00	\$8,625.00					
16	65	\$10,615.00	\$545.00	\$550.00	\$570.00	\$575.00					
17	66	\$11,750.00	\$545.00	\$550.00	\$570.00	\$575.00					
18	67	\$12,980.00	\$545.00	\$550.00	\$570.00	\$575.00					
19	68	\$14,300.00	\$545.00	\$550.00	\$570.00	\$575.00					
20	69	\$15,740.00	\$545.00	\$550.00	\$570.00	\$575.00					
Total:		\$110,100.00	\$10,900.00	\$11,000.00	\$11,400.00	\$11,500.00					
21	70	\$17,365.00	\$17,797.50	n/a	n/a	\$23,857.50					
22	71	\$19,505.00	\$20,477.50	n/a	n/a	\$27,287.50					
23	72	\$21,330.00	\$22,925.00	n/a	n/a	\$30,375.00					
24	73	\$23,770.00	\$26,142.50	n/a	n/a	\$34,445.00					
25	74	\$26,510.00	\$29,817.50	n/a	n/a	\$39,077.50					
Total:		\$218,580.00	\$128,060.00	\$11,000.00	\$11,400.00	\$166,542.50					
26	75	\$29,450.00	\$33,860.00	n/a	n/a	\$44,150.00					
27	76	\$32,550.00	\$38,272.50	n/a	n/a	\$48,800.00					
28	77	\$35,870.00	\$43,035.00	n/a	n/a	\$53,780.00					
29	78	\$39,285.00	\$48,112.50	n/a	n/a	\$58,902.50					
30	79	\$42,910.00	\$53,625.00	n/a	n/a	\$64,340.00					
Total:		\$398,645.00	\$344,965.00	\$11,000.00	\$11,400.00	\$436,515.00					

¹ Indicates Companies that Calculate Costs based on Nearest Age

Male	Age 50	Non-Tobacco User	Amount \$250,000	State: NC
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Payment Schedule Options					
Payment Options	Chase Insurance ¹ Super-T 2003 - 20 (guar 10) (Premier)	Banner Life ¹ OPTerm 20 (guar 20) (Preferred Plus Non-Tobacco)	Prudential Financial Term Essential 20 (guar 20) (Preferred Best Non Smoker)	American General Life ¹ LTG-ULTRA 20 (guar 20) (LTG-2000AG) (Preferred Plus Nontobacco)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Best Non-Tobacco)
Annual	\$540.00	\$545.00	\$550.00	\$570.00	\$575.00
Semi-Annual	\$280.80	\$277.95	n/a	\$296.40	\$293.25
Quarterly	\$162.00	\$141.70	n/a	\$151.05	\$169.63
Monthly	\$46.98	\$47.69	n/a	\$49.88	\$50.03

¹ Indicates Companies that Calculate Costs based on Nearest Age