

VitalQuote Comparison For Valued Client

Face Amount: \$1,000,000 - Female in Massachusetts, 30

Annual Guaranteed Premiums

Face Amount: \$1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Non-Smoker	Annual Prem.
20 Year Level Term							
Symetra Swift Term - 20 Year (eApp Only) (05-22)* AMB:A(3),S&P:A(6),Com:79	30	Super Pref NT	\$289.72	Pref NT	\$374.92	Std NT	\$579.79
Protective Classic Choice Term 20 (05-22)* AMB:A+(2),S&P:AA-(4),Com:93	30	Slct Pfd	\$289.78	Pfd	\$374.98	Non-Tobacco	\$585.95
Lincoln TermAccel 20 (eTicket Only) (03-22) AMB:A+(2),S&P:AA-(4),Com:90	30	Pref Plus NT	\$289.83	Pref NT	\$375.03	Std NT	\$589.00
Lincoln LifeElements 20 (03-22) AMB:A+(2),S&P:AA-(4),Com:90	30	Pfd Plus NT	\$289.83	Pfd NT	\$375.03	Std NT	\$589.00
Principal National Life 20 Year Term (03-2022)* AMB:A+(2),S&P:A+(5),Com:90	30	Super PrefNT	\$289.95	Pref NT	\$375.15	Stnd NT	\$599.97
Principal National Life 20 Yr w/ConvExt (03-2022)* AMB:A+(2),S&P:A+(5),Com:90	30	Super PrefNT	\$318.97	Pref NT	\$415.67	Stnd NT	\$670.84
Securian Advantage Elite Select 20 (02-18) * AMB:A+(2),S&P:AA-(4),Com:96	30	Pfd Sel	\$345.00	Pfd NonTob	\$464.76	Std NonTob	\$715.00
Protective Custom Choice 20 (09-21)* # AMB:A+(2),S&P:AA-(4),Com:93	30	Slct Pfd	\$350.94	Pfd	\$444.82	Non-Tobacco	\$709.04
Securian Advantage Elite Select 20 w/ECA (02-18)* AMB:A+(2),S&P:AA-(4),Com:96	30	Pfd Sel	\$355.35	Pfd NonTob	\$478.70	Std NonTob	\$736.45
Symetra Term 4.0 - 20 Year Term* AMB:A(3),S&P:A(6),Com:79	30	Super Pref	\$355.54	Pref NT	\$458.77	Std NT	\$735.58
Nationwide YourLife Guar Level Term 20 (01-21)* AMB:A+(2),S&P:A+(5),Com:90	30	Pref + NT	\$375.00	Pref NT	\$475.00	Standard NT	\$755.00
Mass Mutual Vantage Term 20 (02-20)	30	Ultra Pref NT	\$385.00	Select Pref NT	\$475.00	Non Tobacco	\$765.00

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

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Annual Guaranteed Premiums

Face Amount: \$1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Non-Smoker	Annual Prem.
20 Year Level Term							
<small>AMB:A++(1),S&P:AA+(2),Com:98</small>							
Securian Advantage Elite Select 20 w/CICA (02-18)*	30	Pfd Sel	\$385.75	Pfd NonTob	\$509.10	Std NonTob	\$843.85
<small>AMB:A+(2),S&P:AA-(4),Com:96</small>							
John Hancock Vitality Term 20 eApp Only (07-20)	30	Super Pfd	\$393.00	Pfd NonSmkr	\$493.00	Std NonSmkr	\$821.00
<small>AMB:A+(2),S&P:AA-(4),Com:93</small>							
John Hancock Vitality Term 20 (07-20)	30	Super Pfd	\$393.00	Pfd NonSmkr	\$493.00	Std NonSmkr	\$821.00
<small>AMB:A+(2),S&P:AA-(4),Com:93</small>							
Mass Mutual Vantage Term 20 w/ECP (02-20)	30	Ultra Pref NT	\$425.00	Select Pref NT	\$535.00	Non Tobacco	\$855.00
<small>AMB:A++(1),S&P:AA+(2),Com:98</small>							
John Hancock Protection Term 20 (07-20)	30	Super Pfd	\$437.00	Pfd NonSmkr	\$550.00	Std NonSmkr	\$923.00
<small>AMB:A+(2),S&P:AA-(4),Com:93</small>							
John Hancock Protection T20 w/Vitality (07-20)	30	Super Pfd	\$450.11	Pfd NonSmkr	\$566.50	Std NonSmkr	\$950.69
<small>AMB:A+(2),S&P:AA-(4),Com:93</small>							
Pruco - Essential 20 (04-22)	30	Prf Bst	\$455.00	Prf Non	\$625.00	Non Smk	\$885.00
<small>AMB:A+(2),S&P:AA-(4),Com:95</small>							

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VitalQuote Comparison For Valued Client

Face Amount: \$1,000,000 - Male in Massachusetts, 30
Annual Guaranteed Premiums

Face Amount: \$1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Non-Smoker	Annual Prem.
20 Year Level Term							
Symetra Swift Term - 20 Year (eApp Only) (05-22)* AMB:A(3),S&P:A(6),Com:79	30	Super Pref NT	\$359.73	Pref NT	\$489.72	Std NT	\$709.73
Protective Classic Choice Term 20 (05-22)* AMB:A+(2),S&P:AA-(4),Com:93	30	Slct Pfd	\$359.79	Pfd	\$489.78	Non-Tobacco	\$709.78
Lincoln TermAccel 20 (eTicket Only) (03-22) AMB:A+(2),S&P:AA-(4),Com:90	30	Pref Plus NT	\$359.83	Pref NT	\$489.83	Std NT	\$709.84
Lincoln LifeElements 20 (03-22) AMB:A+(2),S&P:AA-(4),Com:90	30	Pfd Plus NT	\$359.83	Pfd NT	\$489.83	Std NT	\$709.84
Principal National Life 20 Year Term (03-2022)* AMB:A+(2),S&P:A+(5),Com:90	30	Super PrefNT	\$360.01	Pref NT	\$489.95	Stnd NT	\$710.01
Principal National Life 20 Yr w/ConvExt (03-2022)* AMB:A+(2),S&P:A+(5),Com:90	30	Super PrefNT	\$398.49	Pref NT	\$545.97	Stnd NT	\$795.74
Protective Custom Choice 20 (09-21)* # AMB:A+(2),S&P:AA-(4),Com:93	30	Slct Pfd	\$417.24	Pfd	\$578.59	Non-Tobacco	\$825.92
John Hancock Vitality Term 20 (07-20) AMB:A+(2),S&P:AA-(4),Com:93	30	Super Pfd	\$434.00	Pfd NonSmkr	\$584.00	Std NonSmkr	\$941.00
John Hancock Vitality Term 20 eApp Only (07-20) AMB:A+(2),S&P:AA-(4),Com:93	30	Super Pfd	\$434.00	Pfd NonSmkr	\$584.00	Std NonSmkr	\$941.00
Securian Advantage Elite Select 20 (02-18) * AMB:A+(2),S&P:AA-(4),Com:96	30	Pfd Sel	\$434.50	Pfd NonTob	\$585.00	Std NonTob	\$834.74
Symetra Term 4.0 - 20 Year Term* AMB:A(3),S&P:A(6),Com:79	30	Super Pref	\$436.40	Pref NT	\$588.68	Std NT	\$867.03
Mass Mutual Vantage Term 20 (02-20) AMB:A++(1),S&P:AA+(2),Com:98	30	Ultra Pref NT	\$445.00	Select Pref NT	\$625.00	Non Tobacco	\$905.00

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Face Amount: \$1,000,000

Product Name	Calc. Age	Super Preferred Non-Smoker	Annual Prem.	Preferred Non-Smoker	Annual Prem.	Standard Non-Smoker	Annual Prem.
20 Year Level Term							
Nationwide YourLife Guar Level Term 20 (01-21)* AMB:A+(2),S&P:A+(5),Com:90	30	Pref + NT	\$445.00	Pref NT	\$585.00	Standard NT	\$975.00
Securian Advantage Elite Select 20 w/ECA (02-18)* AMB:A+(2),S&P:AA-(4),Com:96	30	Pfd Sel	\$447.54	Pfd NonTob	\$602.55	Std NonTob	\$859.78
John Hancock Protection Term 20 (07-20) AMB:A+(2),S&P:AA-(4),Com:93	30	Super Pfd	\$483.00	Pfd NonSmkr	\$654.00	Std NonSmkr	\$1,059.00
Securian Advantage Elite Select 20 w/CICA (02-18)* AMB:A+(2),S&P:AA-(4),Com:96	30	Pfd Sel	\$489.04	Pfd NonTob	\$644.05	Std NonTob	\$1,006.28
Mass Mutual Vantage Term 20 w/ECP (02-20) AMB:A++(1),S&P:AA+(2),Com:98	30	Ultra Pref NT	\$495.00	Select Pref NT	\$695.00	Non Tobacco	\$1,005.00
John Hancock Protection T20 w/Vitality (07-20) AMB:A+(2),S&P:AA-(4),Com:93	30	Super Pfd	\$497.49	Pfd NonSmkr	\$673.62	Std NonSmkr	\$1,090.77
Pruco - Essential 20 (04-22) AMB:A+(2),S&P:AA-(4),Com:95	30	Prf Bst	\$595.00	Prf Non	\$765.00	Non Smk	\$1,085.00

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