

General Information

Client Name John Q Sample	Gender Male	Agent Name Shield Insurance Solutions
State FL	Age 40 Years Old	Agent Phone Number (800) 847-9680
Amount \$500,000	Health Classes Preferred Best Non-Tobacco Preferred Non-Tobacco	Agent License Number W176030

Carrier & Products

30 Year - \$500,000

Carrier	Product / Health Class	Calc Age	Total Premium (Annual)
American General Life Companies - All states except NY (AGL) AM Best A	AG Select-A-Term (30 yrs) Preferred Plus Nontobacco NOTE: For tabling ratings E-H, please contact AG home office. Face amounts above \$5 million are not available with WOP Rider.	Nearest Age 40	\$629.00
Protective Life AM Best A+	Protective Custom Choice UL (30 yrs) Select Preferred NOTE: Rates eff 8/30/2013. Premium is approximate and is subject to verification by the carrier. Premiums quoted with Flats are higher. Call carrier for a lower quote.	Nearest Age 40	\$633.75
American National AM Best A	ANICO Signature Term (30 yrs) Preferred Plus Nicotine Non-User NOTE: Rider and table selection not valid, please call our Field Support Center at 888-501-4043 for illustrations with Waiver of Premium and Table Rating.	Nearest Age 40	\$635.00
Transamerica Life Insurance Co Family Markets AM Best A+	Trendsetter Super (30 yrs) Preferred Plus NOTE: Rates effective 06/18/2012	Nearest Age 40	\$650.00
North American Company for Life and Health Insurance® AM Best A+	ADDvantage 30 (guar 30) Super Preferred Non-Tobacco NOTE: Rates effective June 10, 2014. NACOLAH substandard quotes have been disabled in our system per carrier request. Please use company software to run these quotes.	Nearest Age 40	\$670.00
Prudential Financial AM Best A+	Term Essential 30 (guar 30) Preferred Best Non Smoker NOTE: This quote is an estimate and may differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from this quote. Rates Effective 06/11/12.	Actual Age 40	\$690.00
Banner Life AM Best A+	OPTerm 30 (guar 30) Preferred Plus Non-Tobacco NOTE: Rates effective 03/31/2014	Nearest Age 40	\$700.00
Lincoln National Life Insurance Company AM Best A+	LifeElements (30 yrs) 2013 Preferred Plus NonTobacco NOTE: Rates effective 02/11/2013	Nearest Age 40	\$730.00

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30 Year - \$500,000

Carrier	Product / Health Class	Calc Age	Total Premium (Annual)
Nationwide AM Best A+	Nationwide YourLife® GLT 30-year - NFN, Allied, W&R, Hantz Non-Tobacco Preferred Plus NOTE: This product is for Nationwide/Allied agent, Waddell & Reed, and Hantz use only. Rates Effective 11/11/13	Nearest Age 40	\$730.00
Nationwide AM Best A+	Nationwide YourLife® GLT 30-year- Brokerage Non-Tobacco Preferred Plus NOTE: This product is for Broker Dealer use only. Rates Effective 11/11/13	Nearest Age 40	\$730.00
Transamerica Life Insurance Co Family Markets AM Best A+	Trendsetter Express (30 yrs) Preferred Plus NOTE: Rates effective 06/18/2012	Actual Age 40	\$735.00
MetLife (All Companies) AM Best A+	GLT (30 yrs) Elite Plus	Nearest Age 40	\$739.00
Minnesota Life AM Best A+	Advantage Term Elite Select (30 yrs) Preferred Select Non-Tobacco NOTE: Waiver rates vary if insured rated: A-C 2x Stand, D 3x, E+ N/A ECA extends conversion to full policy term, or 75, Chg is 3% of base. 5 yr N/A, Max age 55 for Band 1 10,15,20 yr; 45 - 30 yr Max age 69	Nearest Age 40	\$755.00
Transamerica Life Insurance Co Family Markets AM Best A+	Trendsetter LB (30 yrs) Preferred Plus NOTE: Rates effective 08/13/2012	Actual Age 40	\$755.00
Prudential Financial AM Best A+	Term Elite 30 (guar 30) Preferred Best Non Smoker NOTE: This quote is an estimate and may differ from the actual premium. Actual premiums are determined after the underwriting process is complete and could differ from this quote. Rates Effective 06/11/12.	Actual Age 40	\$770.00
United of Omaha AM Best A+	Term Life 30 Answers (guar 30) Preferred Plus Non-Tobacco NOTE: Rates effective 07/01/2014. Actual premium will be determined by carrier and may differ from this quote.	Actual Age 40	\$792.50

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Carrier	Product / Health Class	Calc Age	Total Premium (Annual)
MetLife (All Companies) AM Best A+	GLT (30 yrs) Elite	Nearest Age 40	\$819.00
American General Life Companies - All states except NY (AGL) AM Best A	AG ROP Select-a-Term (30 yrs) Preferred Plus Nontobacco NOTE: Face amounts above \$5 million are not available with WOP Rider.	Nearest Age 40	\$1,480.00