## Dear Name of Prospect/Client:

Per your request, please see below quotes from various carriers you requested, and note that this is an estimate based on Preferred Rate Class. The rates can come back better or worse.

We have both permanent and term policies that have some very innovative features and benefits, including a new type of very affordable term life insurance with rates guaranteed normally to age 90, and a policy that includes disability protection. I would like to review these options and others with you in less than 15 minutes.

I personally have been in the life insurance business for almost 15 years, and will design a plan that best meets your needs, provide substantially better coverage, and normally at affordable rates.

Please note carriers do not require payment to submit an application, and will accept exams completed by other carriers in last 6 months. When may I call to to discuss options and provide a more accurate quote, and design a plan best suited for your needs?

## Regards,

**NAME OF AGENT, Life Insurance Consultant** 

NAME OF AGENCY

Phone: XXX-XXX-XXXX
Toll Free: YYY-YYY-YYYY

Please be sure ask us about a new type of Life Insurance Policy, which provides protection to replace loss of income to cover ongoing living expenses in case of serious illness, mortgage protection, and return of premium options.

Compulife INTERNAL USE ONLY - call (800) 798- Prepared by Face Amount: <b>500,000</b> Female Age: 35/35	3488	Non-Sr	May 14, 2018 California Page 1 of 1 noker Preferred
10 Year Loyal Tarm Guaranteed		Annual	Monthly
10 Year Level Term Guaranteed	FlexTerm Series X - 10 Year		
Ohio National Life Assurance Corporation		180.00	15.57 Pf
Protective Life Insurance Company	Protective Classic Choice Term 10	180.00	15.48 Pf
Protective Life Insurance Company	Custom Choice UL - 10 Year No Lapse	182.75	15.72 Pf
Transamerica Life Insurance Company	Trendsetter Super 10	185.00	15.91 Pf
AAA Life Insurance Company	10 Year Level Term	190.00	16.72 Pf
Ohio National Life Assurance Corporation	FlexTerm Series X - 10 Year Plus	190.00	16.44 Pf
Principal National Life Insurance Co	10-Year Term (2018)	190.00	16.63 Pf
Security Mutual Life Insurance Co of NY	LT Security Plus 10-Year	190.00	17.10 Pf
15 Year Level Term Guaranteed			
Banner Life Insurance Company	OPTerm 15 - 15 Year Term	228.49	19.65 Pf
Lincoln National Life Insurance Company	TermAccel (R) Level Term 15 (eApp ONLY)	228.50	20.00 Pf
American General Life Insurance Company	Select-a-Term - 15 Year	229.00	19.81 Pf
Ohio National Life Assurance Corporation	FlexTerm Series X - 15 Year	230.00	19.90 Pf
Principal National Life Insurance Co	15-Year Term (2018)	230.00	20.13 Pf
Protective Life Insurance Company	Protective Classic Choice Term 15	230.00	19.78 Pf
Protective Life Insurance Company	Custom Choice UL - 15 Year No Lapse	232.07	19.96 Pf
Savings Bank Mutual Life Ins Co of MA	T-15/15 - 15 Year Term	234.00	20.36 Pf
20 Year Level Term Guaranteed	. 10,10 10 100.	_000	_0.00
Banner Life Insurance Company	OPTerm 20 - 20 Year	278.99	23.99 Pf
American General Life Insurance Company	Select-a-Term - 20 Year	279.00	24.13 Pf
Protective Life Insurance Company	Protective Classic Choice Term 20	285.00	24.51 Pf
Pacific Life Insurance Company	PL Promise Term 20	286.75	24.37 Pf
Principal National Life Insurance Co	20-Year Term (2018)	287.00	25.11 Pf
Lincoln National Life Insurance Company	TermAccel (R) Level Term 20 (eApp ONLY)	288.50	25.25 Pf
Protective Life Insurance Company	Custom Choice No Lapse UL - 20 Year	288.91	24.84 Pf
Ohio National Life Assurance Corporation	FlexTerm Series X - 20 Year	290.00	25.09 Pf
	riex reitii Series A - 20 reai	290.00	25.09 FI
30 Year Level Term Guaranteed	ODTarra 20 20 Vaca Tarra	420.00	07.75 D4
Banner Life Insurance Company	OPTerm 30 - 30 Year Term	438.99	37.75 Pf
American General Life Insurance Company	Select-a-Term - 30 Year	439.00	37.97 Pf
Pacific Life Insurance Company	PL Promise Term 30	439.99	37.40 Pf
Cincinnati Life Insurance Company	LifeHorizons Termsetter 30	440.00	38.72 Pf
Protective Life Insurance Company	Protective Classic Choice Term 30	440.00	37.84 Pf
Principal National Life Insurance Co	30-Year Term (2018)	443.00	38.76 Pf
American National Insurance Company	Signature Term 30	445.00	38.45 Pf
American National Life Ins Company of TX	Signature Term 30	445.00	38.45 Pf
To Age 90 Level Guaranteed			
Midland National Life Insurance Company	XL-DB4 to 90 (\$250K plus)	2,010.00	172.00 Pf
North American Co for Life and Health	Guarantee Builder IUL4 to 90 (\$250K+)	2,010.00	172.00 Pf
Principal National Life Insurance Co	Universal Life Protector IV - to age 90	2,071.68	N/A Pf
Midland National Life Insurance Company	Essential Guaranteed UL 4 to 90 (\$250K+)	2,085.00	177.50 Pf
North American Co for Life and Health	Custom Guarantee Gen 8 to 90 (\$250K+)	2,085.00	177.50 Pf
United of Omaha Life Insurance Company	Guaranteed Universal Life - to 90	2,213.45	190.60 Pf
Symetra Life Insurance Company	UL-G - to age 90	2,272.80	195.45 Pf
Midland National Life Insurance Company	XL-DB4 to 90 (\$250K plus)	2,300.00	196.50 Rg
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NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.