

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 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) 798-3488
Pick 5 Policy Analysis - Page 1 of 2 (GUARANTEED Maximum Annual Premiums)

May 14, 2018

Prepared for by

California

Face Amount: \$500,000 Age Last: 35 Nearest: 35 Male Preferred Non-Smoker

- | | | | |
|---|-------------------------------------|-------------------------|----|
| 1) Ohio National Life Assurance Corporation | - FlexTerm Series X - 10 Year | (Preferred Non-Smoker) | Pf |
| 2) Protective Life Insurance Company | - Protective Classic Choice Term 15 | (Preferred Non-Tobacco) | Pf |
| 3) Banner Life Insurance Company | - OPTerm 20 - 20 Year | (Preferred Non-Tobacco) | Pf |
| 4) Banner Life Insurance Company | - OPTerm 30 - 30 Year Term | (Preferred Non-Tobacco) | Pf |
| 5) Midland National Life Insurance Company | - XL-DB4 to 90 (\$250K plus) | (Preferred Non-Tobacco) | Pf |

Guar.	1) 10 Year	2) 15 Year	3) 20 Year	4) 30 Year	5) to age 90
1	205.00	245.00	323.99	514.99	2,455.00
2	205.00	245.00	323.99	514.99	2,455.00
3	205.00	245.00	323.99	514.99	2,455.00
4	205.00	245.00	323.99	514.99	2,455.00
5	205.00	245.00	323.99	514.99	2,455.00
Accum.	1,025.00	1,225.00	1,619.95	2,574.95	12,275.00
<i>Index **</i>	<i>0.41</i>	<i>0.49</i>	<i>0.65</i>	<i>1.03</i>	<i>4.91</i>
6	205.00	245.00	323.99	514.99	2,455.00
7	205.00	245.00	323.99	514.99	2,455.00
8	205.00	245.00	323.99	514.99	2,455.00
9	205.00	245.00	323.99	514.99	2,455.00
10	205.00	245.00	323.99	514.99	2,455.00
Accum.	2,050.00	2,450.00	3,239.90	5,149.90	24,550.00
<i>Index **</i>	<i>0.41</i>	<i>0.49</i>	<i>0.65</i>	<i>1.03</i>	<i>4.91</i>
11	2,405.00	245.00	323.99	514.99	2,455.00
12	2,625.00	245.00	323.99	514.99	2,455.00
13	2,865.00	245.00	323.99	514.99	2,455.00
14	3,005.00	245.00	323.99	514.99	2,455.00
15	3,165.00	245.00	323.99	514.99	2,455.00
Accum.	16,115.00	3,675.00	4,859.85	7,724.85	36,825.00
<i>Index **</i>	<i>1.74</i>	<i>0.49</i>	<i>0.65</i>	<i>1.03</i>	<i>4.91</i>
16	3,395.00	945.00	323.99	514.99	2,455.00
17	3,665.00	1,650.00	323.99	514.99	2,455.00
18	4,035.00	2,350.00	323.99	514.99	2,455.00
19	4,435.00	3,055.00	323.99	514.99	2,455.00
20	4,945.00	3,755.00	323.99	514.99	2,455.00
Accum.	36,590.00	15,430.00	6,479.80	10,299.80	49,100.00
<i>Index **</i>	<i>2.80</i>	<i>1.17</i>	<i>0.65</i>	<i>1.03</i>	<i>4.91</i>
21	5,575.00	4,455.00	5,925.00	514.99	2,455.00
22	6,215.00	5,160.00	6,535.00	514.99	2,455.00
23	6,905.00	5,860.00	7,180.00	514.99	2,455.00
24	7,495.00	6,220.00	7,875.00	514.99	2,455.00
25	8,175.00	6,640.00	8,665.00	514.99	2,455.00
Accum.	70,955.00	43,765.00	42,659.80	12,874.75	61,375.00
<i>Index **</i>	<i>4.05</i>	<i>2.34</i>	<i>2.23</i>	<i>1.03</i>	<i>4.91</i>
26	8,995.00	7,165.00	9,540.00	514.99	2,455.00
27	9,995.00	7,870.00	10,865.00	514.99	2,455.00
28	11,215.00	8,740.00	12,395.00	514.99	2,455.00
29	12,585.00	9,715.00	14,175.00	514.99	2,455.00
30	14,025.00	10,810.00	16,225.00	514.99	2,455.00
Accum.	127,770.00	88,065.00	105,859.80	15,449.70	73,650.00
<i>Index **</i>	<i>5.59</i>	<i>3.60</i>	<i>4.12</i>	<i>1.03</i>	<i>4.91</i>
31	15,545.00	11,995.00	18,550.00	18,550.00	2,455.00
32	17,085.00	13,270.00	21,120.00	21,120.00	2,455.00
33	18,645.00	14,635.00	23,980.00	23,980.00	2,455.00
34	20,325.00	16,150.00	27,135.00	27,135.00	2,455.00
35	22,065.00	17,860.00	31,440.00	31,440.00	2,455.00
Accum.	221,435.00	161,975.00	228,084.80	137,674.70	85,925.00
<i>Index **</i>	<i>7.52</i>	<i>5.17</i>	<i>6.82</i>	<i>3.92</i>	<i>4.91</i>
36	24,175.00	19,870.00	35,555.00	35,555.00	2,455.00
37	26,535.00	22,255.00	40,915.00	40,915.00	2,455.00
38	29,635.00	25,105.00	45,810.00	45,810.00	2,455.00
39	32,905.00	28,420.00	52,245.00	52,245.00	2,455.00
40	36,345.00	32,200.00	59,595.00	59,595.00	2,455.00
Accum.	371,030.00	289,825.00	462,204.80	371,794.70	98,200.00
<i>Index **</i>	<i>9.88</i>	<i>7.25</i>	<i>10.74</i>	<i>7.97</i>	<i>4.91</i>

Legend: * indicates a rate with a projected value (not guaranteed)
 ** index refers to the Interest Adjusted Payment Index which reflects the average cost per thousand based upon an interest rate of 5%
 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.