

Client Information

Client Name -
 Gender Male
 Age 45

Amount \$1,000,000
 State KY

Health Classes All Non-Tobacco
 Payment Option Annual

		Protective Life	SBLI (Savings Bank Life Insurance Co of Mass)	Genworth Life and Annuity Insurance Company	Genworth Life Insurance Company	Principal National Life Insurance Company	North American Company for Life and Health Insurance®	Lincoln National Life Insurance Company	AXA Equitable
		Protective Custom Choice UL (10 yrs)	Level Premium Term 10 (guar 10)	Colony Term (10 yrs)	Colony Term (10 yrs)	Term Insurance (10 yrs)	ADDvantage 10 (guar 10)	LifeElements (10 yrs) 2013	Level Term Series 151X (10 yrs) - Brokerage
		Select Preferred	Preferred Plus Non-Nicotine	Preferred Best No Nicotine Use	Preferred Best No Nicotine Use	Super Preferred Non Tobacco	Super Preferred Non-Tobacco	Preferred Plus NonTobacco	Preferred Elite Non-Tobacco User
Year	Age	10 Year	10 Year	10 Year	10 Year	10 Year	10 Year	10 Year	10 Year
1	45/45	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
2	46/46	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
3	47/47	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
4	48/48	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
5	49/49	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
	Total	\$2,897.00	\$2,900.00	\$2,950.00	\$2,950.00	\$3,000.00	\$3,025.00	\$3,050.00	\$3,075.00
6	50/50	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
7	51/51	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
8	52/52	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
9	53/53	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
10	54/54	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
	Total	\$5,794.00	\$5,800.00	\$5,900.00	\$5,900.00	\$6,000.00	\$6,050.00	\$6,100.00	\$6,150.00
11	55/55	n/a	\$24,670.00	n/a	n/a	n/a	n/a	n/a	n/a
12	56/56	n/a	\$26,760.00	n/a	n/a	n/a	n/a	n/a	n/a
13	57/57	n/a	\$28,940.00	n/a	n/a	n/a	n/a	n/a	n/a
14	58/58	n/a	\$31,190.00	n/a	n/a	n/a	n/a	n/a	n/a
15	59/59	n/a	\$33,610.00	n/a	n/a	n/a	n/a	n/a	n/a
	Total	\$5,794.00	\$150,970.00	\$5,900.00	\$5,900.00	\$6,000.00	\$6,050.00	\$6,100.00	\$6,150.00
16	60/60	n/a	\$36,280.00	n/a	n/a	n/a	n/a	n/a	n/a
17	61/61	n/a	\$39,300.00	n/a	n/a	n/a	n/a	n/a	n/a
18	62/62	n/a	\$42,880.00	n/a	n/a	n/a	n/a	n/a	n/a
19	63/63	n/a	\$47,000.00	n/a	n/a	n/a	n/a	n/a	n/a
20	64/64	n/a	\$51,680.00	n/a	n/a	n/a	n/a	n/a	n/a
	Total	\$5,794.00	\$368,110.00	\$5,900.00	\$5,900.00	\$6,000.00	\$6,050.00	\$6,100.00	\$6,150.00
21	65/65	n/a	\$56,820.00	n/a	n/a	n/a	n/a	n/a	n/a
22	66/66	n/a	\$62,210.00	n/a	n/a	n/a	n/a	n/a	n/a
23	67/67	n/a	\$67,880.00	n/a	n/a	n/a	n/a	n/a	n/a
24	68/68	n/a	\$73,790.00	n/a	n/a	n/a	n/a	n/a	n/a
25	69/69	n/a	\$80,110.00	n/a	n/a	n/a	n/a	n/a	n/a
	Total	\$5,794.00	\$708,920.00	\$5,900.00	\$5,900.00	\$6,000.00	\$6,050.00	\$6,100.00	\$6,150.00

Client Information

Client Name -
 Gender Male
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Amount \$1,000,000
 State KY

Health Classes All Non-Tobacco
 Payment Option Annual

Year	Age	Protective Life	SBLI (Savings Bank Life Insurance Co of Mass)	Genworth Life and Annuity Insurance Company	Genworth Life Insurance Company	Principal National Life Insurance Company	North American Company for Life and Health Insurance®	Lincoln National Life Insurance Company	AXA Equitable
		Protective Custom Choice UL (10 yrs)	Level Premium Term 10 (guar 10)	Colony Term (10 yrs)	Colony Term (10 yrs)	Term Insurance (10 yrs)	ADDvantage 10 (guar 10)	LifeElements (10 yrs) 2013	Level Term Series 151X (10 yrs) - Brokerage
		Select Preferred	Preferred Plus Non-Nicotine	Preferred Best No Nicotine Use	Preferred Best No Nicotine Use	Super Preferred Non Tobacco	Super Preferred Non-Tobacco	Preferred Plus NonTobacco	Preferred Elite Non-Tobacco User
		10 Year	10 Year	10 Year	10 Year	10 Year	10 Year	10 Year	10 Year
26	70/70	n/a	\$87,320.00	n/a	n/a	n/a	n/a	n/a	n/a
27	71/71	n/a	\$95,600.00	n/a	n/a	n/a	n/a	n/a	n/a
28	72/72	n/a	\$105,330.00	n/a	n/a	n/a	n/a	n/a	n/a
29	73/73	n/a	\$116,800.00	n/a	n/a	n/a	n/a	n/a	n/a
30	74/74	n/a	\$129,830.00	n/a	n/a	n/a	n/a	n/a	n/a
	Total	\$5,794.00	\$1,243,800.00	\$5,900.00	\$5,900.00	\$6,000.00	\$6,050.00	\$6,100.00	\$6,150.00
31	75/75	n/a	\$144,110.00	n/a	n/a	n/a	n/a	n/a	n/a
32	76/76	n/a	\$159,530.00	n/a	n/a	n/a	n/a	n/a	n/a
33	77/77	n/a	\$175,700.00	n/a	n/a	n/a	n/a	n/a	n/a
34	78/78	n/a	\$192,640.00	n/a	n/a	n/a	n/a	n/a	n/a
35	79/79	n/a	\$210,820.00	n/a	n/a	n/a	n/a	n/a	n/a
	Total	\$5,794.00	\$2,126,600.00	\$5,900.00	\$5,900.00	\$6,000.00	\$6,050.00	\$6,100.00	\$6,150.00
36	80/80	n/a	\$231,030.00	n/a	n/a	n/a	n/a	n/a	n/a
37	81/81	n/a	\$254,020.00	n/a	n/a	n/a	n/a	n/a	n/a
38	82/82	n/a	\$280,530.00	n/a	n/a	n/a	n/a	n/a	n/a
39	83/83	n/a	\$311,090.00	n/a	n/a	n/a	n/a	n/a	n/a
40	84/84	n/a	\$345,100.00	n/a	n/a	n/a	n/a	n/a	n/a
	Total	\$5,794.00	\$3,548,370.00	\$5,900.00	\$5,900.00	\$6,000.00	\$6,050.00	\$6,100.00	\$6,150.00

Client Information

Client Name -

Gender Male

Age 45

Amount \$1,000,000

State KY

Health Classes All Non-Tobacco

Payment Option Annual

Guaranteed Pricing

	Protective Life	SBLI (Savings Bank Life Insurance Co of Mass)	Genworth Life and Annuity Insurance Company	Genworth Life Insurance Company	Principal National Life Insurance Company	North American Company for Life and Health Insurance®	Lincoln National Life Insurance Company	AXA Equitable
	Protective Custom Choice UL (10 yrs)	Level Premium Term 10 (guar 10)	Colony Term (10 yrs)	Colony Term (10 yrs)	Term Insurance (10 yrs)	ADDvantage 10 (guar 10)	LifeElements (10 yrs) 2013	Level Term Series 151X (10 yrs) - Brokerage
	Select Preferred	Preferred Plus Non-Nicotine	Preferred Best No Nicotine Use	Preferred Best No Nicotine Use	Super Preferred Non Tobacco	Super Preferred Non-Tobacco	Preferred Plus NonTobacco	Preferred Elite Non-Tobacco User

Details

Ratings	AM Best A+	AM Best A+	AM Best A	AM Best A	AM Best A+	AM Best A+	AM Best A+	AM Best A+
Calc Age	Nearest Age 45	Nearest Age 45	Nearest Age 45	Nearest Age 45	Nearest Age 45	Nearest Age 45	Nearest Age 45	Nearest Age 45

Notes

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.

Rates effective January 20, 2014. Waiver of Premium Rider is not be available if Premium is greater than \$10,000

Premiums shown are for coverage for 10years. Premiums to continue coverage are much higher

Premiums shown are for coverage for 10 years. Premiums to continue coverage are much higher

Rates effective 1/21/2014. **Use Drop Ticket for PFG TeleApp or Accelerated Underwriting Program.** Actual premium determined by carrier and may differ from this quote.

Rates effective March 26, 2013. **NACOLAH substandard quotes have been disabled in our system per carrier request. Please use company software to run these quotes.**

Effective 2/11/13

Table ratings are available, please reach out to your respective firm or AXA's Sales Desk to obtain a quote from AXA's proprietary software. Contact number is (800) 924-6669 Option 2, then 2

Pay Options

Annual	\$579.40	\$580.00	\$590.00	\$590.00	\$600.00	\$605.00	\$610.00	\$615.00
Semi	\$294.68	\$295.80	\$300.90	\$300.90	\$307.50	\$320.65	\$314.15	\$313.86
Quarterly	\$148.56	\$150.80	\$153.40	\$153.40	\$157.50	\$172.43	\$159.82	\$161.51
Monthly	\$49.83	\$50.46	\$51.63	\$51.63	\$52.50	\$52.94	\$54.29	\$55.17

Client Information

Client Name -

Amount \$1,000,000

Health Classes All Non-Tobacco

Gender Male

State KY

Payment Option Annual

Age 45

MetLife (All Companies)**American National**

GLT (10 yrs)

ANICO Signature Term (10 yrs)

Elite Plus

Preferred Plus Nicotine Non-User

Year	Age	10 Year	10 Year
1	45/45	\$619.00	\$620.00
2	46/46	\$619.00	\$620.00
3	47/47	\$619.00	\$620.00
4	48/48	\$619.00	\$620.00
5	49/49	\$619.00	\$620.00
	Total	\$3,095.00	\$3,100.00
6	50/50	\$619.00	\$620.00
7	51/51	\$619.00	\$620.00
8	52/52	\$619.00	\$620.00
9	53/53	\$619.00	\$620.00
10	54/54	\$619.00	\$620.00
	Total	\$6,190.00	\$6,200.00
11	55/55	n/a	\$16,560.00
12	56/56	n/a	\$18,480.00
13	57/57	n/a	\$20,550.00
14	58/58	n/a	\$22,320.00
15	59/59	n/a	\$24,360.00
	Total	\$6,190.00	\$108,470.00
16	60/60	n/a	\$26,820.00
17	61/61	n/a	\$29,820.00
18	62/62	n/a	\$33,480.00
19	63/63	n/a	\$37,590.00
20	64/64	n/a	\$41,910.00
	Total	\$6,190.00	\$278,090.00
21	65/65	n/a	\$46,470.00
22	66/66	n/a	\$51,090.00
23	67/67	n/a	\$55,770.00
24	68/68	n/a	\$60,810.00
25	69/69	n/a	\$66,030.00
	Total	\$6,190.00	\$558,260.00

Client Information

Client Name -

Amount \$1,000,000

Health Classes All Non-Tobacco

Gender Male

State KY

Payment Option Annual

Age 45

MetLife (All Companies)

American National

GLT (10 yrs)

ANICO Signature Term (10 yrs)

Elite Plus

Preferred Plus Nicotine Non-User

Year	Age	10 Year	10 Year
26	70/70	n/a	\$72,360.00
27	71/71	n/a	\$79,440.00
28	72/72	n/a	\$88,740.00
29	73/73	n/a	\$98,550.00
30	74/74	n/a	\$108,870.00
	Total	\$6,190.00	\$1,006,220.00
31	75/75	n/a	\$120,150.00
32	76/76	n/a	\$132,450.00
33	77/77	n/a	\$146,730.00
34	78/78	n/a	\$163,410.00
35	79/79	n/a	\$182,670.00
	Total	\$6,190.00	\$1,751,630.00
36	80/80	n/a	\$203,670.00
37	81/81	n/a	\$227,580.00
38	82/82	n/a	\$252,480.00
39	83/83	n/a	\$279,330.00
40	84/84	n/a	\$309,060.00
	Total	\$6,190.00	\$3,023,750.00

Client Information

Client Name -

Gender Male

Age 45

Amount \$1,000,000

State KY

Health Classes All Non-Tobacco

Payment Option Annual

Guaranteed Pricing

MetLife (All Companies)

GLT (10 yrs)

Elite Plus

American National

ANICO Signature Term (10 yrs)

Preferred Plus Nicotine Non-User

Details

Ratings

Calc Age

Notes

AM Best A+

Nearest Age 45

AM Best A

Nearest Age 45

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.

Pay Options

Annual	\$619.00	\$620.00
Semi	\$328.07	\$319.30
Quarterly	\$167.13	\$164.30
Monthly	\$55.71	\$53.57