

VitalQuote Comparison for Valued Client

\$150,000 - Male, in Florida, 72

Annual Guaranteed Premiums

	AG Secure Lifetime GUL III - 100 (11-15)*	Protective ADV Choice UL 100 (02- 16)*	Principal National UL Protector IV to Age 100*	Nationwide YourLife No Lapse GUL 100 (4-15)*	PRUCO - UL Protector (Age 100 guarantee)(2-16)*	Lincoln National LifeGuarantee UL 2013*
1	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
2	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
3	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
4	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
5	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
Totals	\$25,817.50	\$27,202.05	\$28,302.15	\$29,700.00	\$29,915.00	\$25,071.60
6	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
7	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
8	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
9	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
10	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
Totals	\$51,635.00	\$54,404.10	\$56,604.30	\$59,400.00	\$59,830.00	\$50,143.20
11	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
12	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
13	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
14	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
15	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
Totals	\$77,452.50	\$81,606.15	\$84,906.45	\$89,100.00	\$89,745.00	\$75,214.80
16	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
17	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
18	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
19	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
20	\$5,163.50	\$5,440.41	\$5,660.43	\$5,940.00	\$5,983.00	\$5,014.32
Totals	\$103,270.00	\$108,808.20	\$113,208.60	\$118,800.00	\$119,660.00	\$100,286.40
UW Class	Preferred	Preferred	Preferred	Preferred Non Smoker	Preferred	Preferred
Calc Age	72	72	72	72	72	72
Years Level	--	--	--	--	--	--
Years Guar	To Age 100	To Age 100	To Age 100	To Age 100	To Age 100	To Age 121
1st Year Modal Premiums						
Semi	\$0.00	\$2,769.28	\$0.00	\$3,051.00	\$0.00	\$2,563.80
Quarterly	\$0.00	\$1,397.18	\$0.00	\$1,549.50	\$0.00	\$1,298.13
Bank Draft	\$449.57	\$468.54	\$0.00	\$522.00	\$0.00	\$437.57
Life Insurance Company Information						
Assets	\$161,875,759	\$41,231,735	\$141,247	\$7,896,735	\$106,837,998	\$213,625,079
Liabilities	\$152,709,015	\$37,732,829	\$56,434	\$7,206,112	\$104,181,505	\$206,098,741
AM Best	A(3)	A+(2)	A+(2)	A+(2)	A+(2)	A+(2)
S and P	A+(5)	AA-(4)	A+(5)	A+(5)	AA-(4)	AA-(4)
Moodys	A2(6)	A2(6)	A1(5)	A1(5)	A1(5)	A1(5)
Fitch	A+(5)	A(6)	AA-(4)	-	A+(5)	A+(5)
Comdex	80	85	89	89	90	90

Financial and Ratings indicators are only one aspect of a company's financial strength. Dollar amounts are in thousands. The number in parentheses indicates the numeric ranking of rating services. See Company Ratings Information Section of Quote Comparison Disclaimer for further explanation of ratings. Assets and Liability information is current as of 12/31/2014. Ratings are current as of 3/15/2016.

This quote information and premium comparison is for reference only and is intended to supplement the standard illustration provided by each insurance company, if applicable. Premium includes policy fee. The premiums in bold are current premiums that are guaranteed for the product's guarantee period, and the italicized premiums are the maximum premiums charged after the guarantee period. All other values are not guaranteed. All values and information are believed to be accurate. However accuracy cannot be assured. Refer to each carrier's complete illustration or rate card for exact quotations. A '*' indicates that NAIC-compliant illustration software is available. After initial level premium period ultimate rates are shown. Reports containing non-guaranteed values are supplemental life insurance illustrations that are not valid unless preceded or accompanied by a Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Before submitting business with a company, you must be appointed with the company and a licensed agent in the state that you are soliciting business. FOR AGENT USE ONLY. Prepared on 3/30/2016 By Doug Shellabarger.