

VitalTerm Comparison for Mr. Client

250,000 - Male, Best Available Non-Tobacco , in California, Birthdate 8/8/1960

Annual Guaranteed Premiums

Yr	Age	LincolnLife STO-20 * (Pfd Best)	WestCoast Golden V20 * (SuperPfd NT)	WestCoast Golden G20 * (SuperPfd NT)	Chase Super T 20 * (Premier)	GECA Sure Term 20 (PfdBstNoNic)	First Colony Colony 20 (PfdBstNoNic)	Banner OPTerm 20 (Pfd+ NonTob)	LincolnLife GTO-20 (Pfd Best)
1	44	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
2	45	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
3	46	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
4	47	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
5	48	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
Totals		\$1,560	\$1,590	\$1,640	\$1,640	\$1,650	\$1,650	\$1,660	\$1,690
6	49	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
7	50	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
8	51	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
9	52	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
10	53	\$312	\$318	\$328	\$328	\$330	\$330	\$332	\$338
Totals		\$3,120	\$3,180	\$3,280	\$3,280	\$3,300	\$3,300	\$3,320	\$3,380
11	54	\$3,605	\$2,608	\$328	\$3,488	\$330	\$330	\$332	\$338
12	55	\$3,970	\$2,902	\$328	\$3,862	\$330	\$330	\$332	\$338
13	56	\$4,375	\$3,212	\$328	\$4,278	\$330	\$330	\$332	\$338
14	57	\$4,805	\$3,508	\$328	\$4,725	\$330	\$330	\$332	\$338
15	58	\$5,270	\$3,792	\$328	\$5,208	\$330	\$330	\$332	\$338
Totals		\$25,145	\$19,202	\$4,920	\$24,841	\$4,950	\$4,950	\$4,980	\$5,070
16	59	\$5,795	\$4,108	\$328	\$5,758	\$330	\$330	\$332	\$338
17	60	\$6,380	\$4,512	\$328	\$6,370	\$330	\$330	\$332	\$338
18	61	\$7,030	\$5,042	\$328	\$7,020	\$330	\$330	\$332	\$338
19	62	\$7,770	\$5,690	\$328	\$7,760	\$330	\$330	\$332	\$338
20	63	\$8,615	\$6,398	\$328	\$8,605	\$330	\$330	\$332	\$338
Totals		\$60,735	\$44,952	\$6,560	\$60,354	\$6,600	\$6,600	\$6,640	\$6,760
UWClass	Pfd Best	SuperPfd NT	SuperPfd NT	Premier	PfdBstNoNic	PfdBstNoNic	Pfd+ NonTob	Pfd Best	
Calc Age	44	44	44	44	44	44	44	44	
Years Level	20	20	20	20	20	20	20	20	
Years Guar	10	10	20	10	20	20	20	20	

Products presented in Annual Order.

Life Insurance Company Information

Company	NAIC	Form	Assets in thousands	Liabilities in thousands	AM Best 15 rankings	S and P 20 rankings	Moody 21 rankings	Fitch 24 rankings	Comdex
LincolnLife	65676	Stock	\$78,176,256	\$75,389,559	A+ (2)	AA- (4)	Aa3 (4)	AA (3)	N/A
WestCoast	70335	Stock	\$2,316,515	\$2,180,840	A+ (2)	AA (3)	Aa3 (4)	AA- (4)	90
Chase	63207	Stock	\$5,826,580	\$5,468,135	A (3)	A+ (5)	A2 (6)	--	80
GECA	70025	Stock	\$33,666,017	\$30,892,236	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	88
First	63401	Stock	\$13,560,031	\$12,438,985	A+ (2)	AA- (4)	Aa3 (4)	AA- (4)	88
Banner	94250	Stock	\$1,047,153	\$767,037	A+ (2)	AA (3)	--	--	95

These indicators are only one aspect of a company's financial strength; Number in parentheses indicates the numeric ranking of rating services.

See Company Ratings Information Section of Term Comparison Disclaimer for further explanation of ratings.

Assets and Liability information are current as of 12/31/2003

Ratings are current as of 12/1/2004

This term 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. Premiums in BOLD are guaranteed, italicized premiums are guaranteed maximum. 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, if max issue age is exceeded, 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 12/20/2004 by Ally Lyle, CLU.