

## Term Life Insurance Comparison

Prepared for:

**Mr. Client**

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

Products presented in Annual Order.

## Life Insurance Company Information

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 Any Agent.

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

### Annual Guaranteed Premiums

Company	NAIC	Form	Assets in thousands	Liabilities in thousands	AM Best 15 rankings
LincolnLife	65676	Stock	\$78,176,256	\$75,389,559	A+ (2)
WestCoast	70335	Stock	\$2,316,515	\$2,180,840	A+ (2)
Chase	63207	Stock	\$5,826,580	\$5,468,135	A (3)
First	63401	Stock	\$13,560,031	\$12,438,985	A+ (2)
GECA	70025	Stock	\$33,666,017	\$30,892,236	A+ (2)

Company	S and P 20 rankings	Moody 21 rankings	Fitch 24 rankings	Comdex
LincolnLife	AA- (4)	Aa3 (4)	AA (3)	N/A
WestCoast	AA (3)	Aa3 (4)	AA- (4)	90
Chase	A+ (5)	A2 (6)	--	80
First	AA- (4)	Aa3 (4)	AA- (4)	88
GECA	AA- (4)	Aa3 (4)	AA- (4)	88

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

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