

Compulife Software Inc.

Prepared for Joe Good by Bob Barney

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Banner Life Insurance Company - A.M. Best Rating: AMB # 06468 A+ (5-6-11) **

OPTerm 20 - 20 Year Term

Kentucky

41 year old Male Preferred Plus Non-Smoker (P+NS)

Face Amount: \$500,000 Renewable to 95, Convertible to 61

Age	Guaranteed Annual	Guaranteed Monthly
41	\$ 395.00	\$ 34.56
61	\$ 10,870.00	\$ 951.13
62	\$ 12,400.00	\$ 1,085.00
63	\$ 14,180.00	\$ 1,240.75
64	\$ 16,230.00	\$ 1,420.13
65	\$ 18,555.00	\$ 1,623.56
66	\$ 21,125.00	\$ 1,848.44
67	\$ 23,985.00	\$ 2,098.69
68	\$ 27,140.00	\$ 2,374.75
69	\$ 31,445.00	\$ 2,751.44
70	\$ 35,560.00	\$ 3,111.50
71	\$ 40,920.00	\$ 3,580.50
72	\$ 45,815.00	\$ 4,008.81
73	\$ 52,250.00	\$ 4,571.88
74	\$ 59,600.00	\$ 5,215.00
75	\$ 67,685.00	\$ 5,922.44
76	\$ 76,510.00	\$ 6,694.63
77	\$ 86,035.00	\$ 7,528.06
78	\$ 96,190.00	\$ 8,416.63
79	\$ 107,215.00	\$ 9,381.31
80	\$ 119,495.00	\$ 10,455.81
81	\$ 133,340.00	\$ 11,667.25
82	\$ 149,155.00	\$ 13,051.06
83	\$ 167,180.00	\$ 14,628.25
84	\$ 187,215.00	\$ 16,381.31
85	\$ 208,945.00	\$ 18,282.69
86	\$ 232,055.00	\$ 20,304.81
87	\$ 256,410.00	\$ 22,435.88
88	\$ 281,630.00	\$ 24,642.63
89	\$ 308,000.00	\$ 26,950.00
90	\$ 335,855.00	\$ 29,387.31
91	\$ 365,615.00	\$ 31,991.31
92	\$ 398,145.00	\$ 34,837.69
93	\$ 434,675.00	\$ 38,034.06
94	\$ 480,495.00	\$ 42,043.31

Annual Premium: \$ **395.00**
Monthly Premium: \$ **34.56**
Quarterly Premium: \$ **102.70**
Semi-Annual Premium: \$ **201.45**
Annual Premium with waiver: \$ **505.00**
Waiver Only: \$ **110.00**

Legend: ** Refer to Guide to Best's Ratings

About This Comparison

The information used in this comparison has been taken from the rate cards and rate manuals which life companies routinely publish and distribute to life agents and brokers. To the best of Compulife's ability we have done everything we can to ensure that the information contained in this comparison is up-to-date and accurate. However, **WE CANNOT GUARANTEE ACCURACY.**

In the event that there is a discrepancy between the information contained in this comparison, and any life company authorized illustration and/or policy, **the policy shall govern** .

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