

Banner Life Insurance Company

OPTerm 10 - 10 Year Term

Prepared for John Smith

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Prepared by

Quote all states

Male Age Nearest Birthday: 25

Non-Smoker (RgNS)

Renewable to 95

Convertible to 35

Face Amount: 100,000

| Age | Annual Premium Guaranteed |
|-----|------------------------------|
| 25 | 144.00 |
| 26 | 144.00 |
| 27 | 144.00 |
| 28 | 144.00 |
| 29 | 144.00 |
| 30 | 144.00 |
| 31 | 144.00 |
| 32 | 144.00 |
| 33 | 144.00 |
| 34 | 144.00 |
| 35 | 314.00 |
| 36 | 326.00 |
| 37 | 342.00 |
| 38 | 360.00 |
| 39 | 381.00 |
| 40 | 404.00 |
| 41 | 431.00 |
| 42 | 458.00 |
| 43 | 489.00 |
| 44 | 521.00 |
| 45 | 558.00 |
| 46 | 599.00 |
| 47 | 642.00 |
| 48 | 689.00 |
| 49 | 741.00 |
| 50 | 797.00 |
| 51 | 863.00 |
| 52 | 939.00 |
| 53 | 1,025.00 |
| 54 | 1,124.00 |
| 55 | 1,233.00 |
| 56 | 1,355.00 |

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

PRODUCT DETAIL

Prepared for John Smith
 Male Age Nearest Birthday: 25

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Face Amount **\$ 100,000**

| | | | | |
|---------------|----------|-------------|-----------|---------|
| | Annual | Semi-annual | Quarterly | Monthly |
| Total Premium | \$144.00 | \$73.44 | \$37.44 | \$12.60 |

Optional Benefits

| | | | | |
|---------------------------|-----------|----------|----------|----------|
| Waiver of Premium | \$ 8.00 | \$ 4.08 | \$ 2.08 | \$ 0.70 |
| Total with Waiver Premium | \$ 152.00 | \$ 77.52 | \$ 39.52 | \$ 13.30 |

| | | | | |
|---------------------------|-----------------|----------------|----------------|----------------|
| Premium Class | Annual | Semi-annual | Quarterly | Monthly |
| Preferred Plus Non-Smoker | \$86.00 | \$43.86 | \$22.36 | \$7.53 |
| Preferred Non-Smoker | \$104.00 | \$53.04 | \$27.04 | \$9.10 |
| Non-Smoker Plus | \$124.00 | \$63.24 | \$32.24 | \$10.85 |
| Non-Smoker | \$144.00 | \$73.44 | \$37.44 | \$12.60 |
| Preferred Smoker | \$202.00 | \$103.02 | \$52.52 | \$17.68 |
| Smoker | \$256.00 | \$130.56 | \$66.56 | \$22.40 |

| | | | | |
|--------------------------------------|-----------------|----------------|----------------|----------------|
| Premium Class with Waiver of Premium | Annual | Semi-annual | Quarterly | Monthly |
| Preferred Plus Non-Smoker | \$94.00 | \$47.94 | \$24.44 | \$8.23 |
| Preferred Non-Smoker | \$112.00 | \$57.12 | \$29.12 | \$9.80 |
| Non-Smoker Plus | \$132.00 | \$67.32 | \$34.32 | \$11.55 |
| Non-Smoker | \$152.00 | \$77.52 | \$39.52 | \$13.30 |
| Preferred Smoker | \$212.00 | \$108.12 | \$55.12 | \$18.56 |
| Smoker | \$266.00 | \$135.66 | \$69.16 | \$23.28 |

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