

**Centrian Life Insurance**

T-10/10 - 10 Year Term

Prepared for John Smith

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Prepared by

Quote all states

Male Age Nearest Birthday: 25

Standard Non-Nicotine (RgNS)

Renewable to 85

Convertible to 35

**Face Amount: 100,000**

| Age | Annual Premium<br>Guaranteed |
|-----|------------------------------|
| 25  | 146.00                       |
| 26  | 146.00                       |
| 27  | 146.00                       |
| 28  | 146.00                       |
| 29  | 146.00                       |
| 30  | 146.00                       |
| 31  | 146.00                       |
| 32  | 146.00                       |
| 33  | 146.00                       |
| 34  | 146.00                       |
| 35  | 580.00                       |
| 36  | 610.00                       |
| 37  | 651.00                       |
| 38  | 695.00                       |
| 39  | 750.00                       |
| 40  | 808.00                       |
| 41  | 877.00                       |
| 42  | 946.00                       |
| 43  | 1,020.00                     |
| 44  | 1,094.00                     |
| 45  | 1,179.00                     |
| 46  | 1,265.00                     |
| 47  | 1,358.00                     |
| 48  | 1,454.00                     |
| 49  | 1,564.00                     |
| 50  | 1,683.00                     |
| 51  | 1,815.00                     |
| 52  | 1,963.00                     |
| 53  | 2,134.00                     |
| 54  | 2,321.00                     |
| 55  | 2,521.00                     |
| 56  | 2,730.00                     |

Waiver of Premium Rider is not available  
if Basic Premium is greater than \$10,000

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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**T-10/10 - 10 Year Term**

**Face Amount** **\$ 100,000**

|               |          |             |           |         |
|---------------|----------|-------------|-----------|---------|
|               | Annual   | Semi-annual | Quarterly | Monthly |
| Total Premium | \$146.00 | \$74.46     | \$37.96   | \$12.70 |

## Optional Benefits

|                           |           |          |          |          |
|---------------------------|-----------|----------|----------|----------|
| Waiver of Premium         | \$ 6.00   | \$ 3.06  | \$ 1.56  | \$ 0.52  |
| Total with Waiver Premium | \$ 152.00 | \$ 77.52 | \$ 39.52 | \$ 13.22 |

Waiver of Premium Rider is not available if Basic Premium is greater than \$10,000

|                              |                 |                |                |                |
|------------------------------|-----------------|----------------|----------------|----------------|
| Premium Class                | Annual          | Semi-annual    | Quarterly      | Monthly        |
| Preferred Plus Non-Nicotine  | \$87.00         | \$44.37        | \$22.62        | \$7.57         |
| Preferred Non-Nicotine       | \$105.00        | \$53.55        | \$27.30        | \$9.14         |
| Select Non-Nicotine          | \$125.00        | \$63.75        | \$32.50        | \$10.88        |
| <b>Standard Non-Nicotine</b> | <b>\$146.00</b> | <b>\$74.46</b> | <b>\$37.96</b> | <b>\$12.70</b> |
| Preferred Nicotine           | \$202.00        | \$103.02       | \$52.52        | \$17.57        |
| Standard Nicotine            | \$252.00        | \$128.52       | \$65.52        | \$21.92        |

|                                      |                 |                |                |                |
|--------------------------------------|-----------------|----------------|----------------|----------------|
| Premium Class with Waiver of Premium | Annual          | Semi-annual    | Quarterly      | Monthly        |
| Preferred Plus Non-Nicotine          | \$93.00         | \$47.43        | \$24.18        | \$8.09         |
| Preferred Non-Nicotine               | \$111.00        | \$56.61        | \$28.86        | \$9.66         |
| Select Non-Nicotine                  | \$131.00        | \$66.81        | \$34.06        | \$11.40        |
| <b>Standard Non-Nicotine</b>         | <b>\$152.00</b> | <b>\$77.52</b> | <b>\$39.52</b> | <b>\$13.22</b> |
| Preferred Nicotine                   | \$211.00        | \$107.61       | \$54.86        | \$18.35        |
| Standard Nicotine                    | \$261.00        | \$133.11       | \$67.86        | \$22.70        |

**PRODUCT DETAIL**

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**Optional Child's Rider**

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A child term rider may be added to this product subject to state availability & eligibility requirements.

The rider is sold on a Family basis

The rider is available in units of \$1000,

with a minimum of 10 units (\$10,000),

with a maximum of 25 units (\$25,000),

The price per unit for child rider is \$6.00.

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