

**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

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## 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

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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
<b>Non-Smoker</b>	<b>\$144.00</b>	<b>\$73.44</b>	<b>\$37.44</b>	<b>\$12.60</b>
Preferred Smoker	\$202.00	\$103.02	\$52.52	\$17.68
Smoker	\$256.00	\$130.56	\$66.56	\$22.40

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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
<b>Non-Smoker</b>	<b>\$152.00</b>	<b>\$77.52</b>	<b>\$39.52</b>	<b>\$13.30</b>
Preferred Smoker	\$212.00	\$108.12	\$55.12	\$18.56
Smoker	\$266.00	\$135.66	\$69.16	\$23.28

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**PRODUCT DETAIL**

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