

Pan-American Life Insurance Company

Sentinel Series 20 - 20-Year Term

Prepared for

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Prepared by

Quote all states

Male Age Nearest Birthday: 25

Preferred Plus Non-Smoker (P+NS)

Renewable to 95

Convertible to 40

Face Amount: 250,000

| Age | Annual Premium |
|-----|----------------|
| | Guaranteed |
| 25 | 210.00 |
| 26 | 210.00 |
| 27 | 210.00 |
| 28 | 210.00 |
| 29 | 210.00 |
| 30 | 210.00 |
| 31 | 210.00 |
| 32 | 210.00 |
| 33 | 210.00 |
| 34 | 210.00 |
| 35 | 210.00 |
| 36 | 210.00 |
| 37 | 210.00 |
| 38 | 210.00 |
| 39 | 210.00 |
| 40 | 210.00 |
| 41 | 210.00 |
| 42 | 210.00 |
| 43 | 210.00 |
| 44 | 210.00 |
| 45 | 1,735.00 |
| 46 | 1,892.50 |
| 47 | 2,062.50 |
| 48 | 2,247.50 |
| 49 | 2,457.50 |
| 50 | 2,682.50 |
| 51 | 2,950.00 |
| 52 | 3,262.50 |
| 53 | 3,612.50 |
| 54 | 4,020.00 |
| 55 | 4,475.00 |
| 56 | 4,982.50 |

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
Male Age Nearest Birthday: 25

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| | | | | |
|--------------------|-------------------|-------------|-----------|---------|
| Face Amount | \$ 250,000 | | | |
| | Annual | Semi-annual | Quarterly | Monthly |
| Total Premium | \$210.00 | \$109.20 | \$54.60 | \$18.27 |

| | | | | |
|---------------------------|-----------|-----------|----------|----------|
| Optional Benefits | | | | |
| Waiver of Premium | \$ 30.00 | \$ 15.60 | \$ 7.80 | \$ 2.61 |
| Total with Waiver Premium | \$ 240.00 | \$ 124.80 | \$ 62.40 | \$ 20.88 |

| | | | | |
|----------------------------------|-----------------|-----------------|----------------|----------------|
| Premium Class | Annual | Semi-annual | Quarterly | Monthly |
| Preferred Plus Non-Smoker | \$210.00 | \$109.20 | \$54.60 | \$18.27 |
| Preferred Non-Smoker | \$242.50 | \$126.10 | \$63.05 | \$21.10 |
| Non-Smoker | \$275.00 | \$143.00 | \$71.50 | \$23.92 |
| Preferred Smoker | \$447.50 | \$232.70 | \$116.35 | \$38.93 |
| Smoker | \$612.50 | \$318.50 | \$159.25 | \$53.29 |

| | | | | |
|--------------------------------------|-----------------|-----------------|----------------|----------------|
| Premium Class with Waiver of Premium | Annual | Semi-annual | Quarterly | Monthly |
| Preferred Plus Non-Smoker | \$240.00 | \$124.80 | \$62.40 | \$20.88 |
| Preferred Non-Smoker | \$272.50 | \$141.70 | \$70.85 | \$23.71 |
| Non-Smoker | \$305.00 | \$158.60 | \$79.30 | \$26.53 |
| Preferred Smoker | \$490.00 | \$254.80 | \$127.40 | \$42.63 |
| Smoker | \$655.00 | \$340.60 | \$170.30 | \$56.99 |

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PRODUCT DETAIL

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