

Prepared for Dare to Compare by Albert

California

Face Amount: \$500,000 Age Last: 61 Nearest: 61 Male Preferred Plus Non-Smoker

- 1) Lincoln National Life Insurance Company - LifeElement (R) Level Term 10 (2014) P+
 2) Protective Life Insurance Company - Custom Choice UL - 10 Year No Lapse P+
 3) North American Co for Life and Health - ADDvantage 15 P+
 4) American General Life Insurance Company - Select-a-Term - 20 Year (Nov 2015) P+
 5) Protective Life Insurance Company - Custom Choice No Lapse UL - 20 Year P+

Guar.	1) 10 Year	2) 10 Year	3) 15 Year	4) 20 Year	5) 20 Year
1	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
2	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
3	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
4	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
5	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
Accum.	7,375.00	7,396.15	10,000.00	14,020.00	14,017.25
<i>Index **</i>	2.95	2.96	4.00	5.61	5.61
6	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
7	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
8	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
9	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
10	1,475.00	1,479.23	2,000.00	2,804.00	2,803.45
Accum.	14,750.00	14,792.30	20,000.00	28,040.00	28,034.50
<i>Index **</i>	2.95	2.96	4.00	5.61	5.61
11			2,000.00	2,804.00	2,803.45
12			2,000.00	2,804.00	2,803.45
13			2,000.00	2,804.00	2,803.45
14			2,000.00	2,804.00	2,803.45
15			2,000.00	2,804.00	2,803.45
Accum.			30,000.00	42,060.00	42,051.75
<i>Index **</i>			4.00	5.61	5.61
16			44,195.00	2,804.00	2,803.45
17			48,955.00	2,804.00	2,803.45
18			54,515.00	2,804.00	2,803.45
19			60,935.00	2,804.00	2,803.45
20			67,935.00	2,804.00	2,803.45
Accum.			306,535.00	56,080.00	56,069.00
<i>Index **</i>			21.62	5.61	5.61

Legend: * indicates a rate with a projected value (not guaranteed)

** index refers to the Interest Adjusted Payment Index which reflects
 the average cost per thousand based upon an interest rate of 5%

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- | Policy | A.M. Best Ratings** |
|---|---------------------|
| 1- Lincoln National Life Insurance Company | A+ XV (12-8-15) |
| LifeElement (R) Level Term 10 (2014) (Preferred Plus Non-Tobacco) | AMB # 06664 |
| Renewable to 71, convertible to 70 (age nearest) | |
| 10 Year Level Term Guaranteed level term with an annual premium of \$1,475.00 guaranteed for 10 years | |
| Other Modes: Monthly \$129.06, Quarterly \$386.45, Semi-Annual \$759.63 | |
| 2- Protective Life Insurance Company | A+ XV (1-26-16) |
| Custom Choice UL - 10 Year No Lapse (Select Preferred Non-Tobacco) | AMB # 06862 |
| Renewable to 71, convertible to 70 (age nearest) | |
| 10 Year Level Term Guaranteed level term with an annual premium of \$1,479.23 guaranteed for 10 years | |
| Other Modes: Monthly \$127.19, Quarterly \$379.38, Semi-Annual \$752.30 | |
| 3- North American Co for Life and Health | A+ XV (7-14-16) |
| ADDvantage 15 (Super Preferred Non-Tobacco) | AMB # 06827 |
| Renewable to 95, convertible to 75 (age nearest) | |
| 15 Year Level Term Guaranteed level term with an annual premium of \$2,000.00 guaranteed for 15 years | |
| Other Modes: Monthly \$176.00, Quarterly \$548.00, Semi-Annual \$1,044.00 | |
| 4- American General Life Insurance Company | A XV (6-2-16) |
| Select-a-Term - 20 Year (Nov 2015) (Preferred Plus Non-Tobacco) | AMB # 06058 |
| Renewable to 95, convertible to 70 (age nearest) | |
| 20 Year Level Term Guaranteed level term with an annual premium of \$2,804.00 guaranteed for 20 years | |
| Other Modes: Monthly \$242.55, Quarterly \$743.06, Semi-Annual \$1,458.08 | |
| 5- Protective Life Insurance Company | A+ XV (1-26-16) |
| Custom Choice No Lapse UL - 20 Year (Select Preferred Non-Tobacco) | AMB # 06862 |
| Renewable to 81, convertible to 70 (age nearest) | |
| 20 Year Level Term Guaranteed level term with an annual premium of \$2,803.45 guaranteed for 20 years | |
| Other Modes: Monthly \$241.04, Quarterly \$719.00, Semi-Annual \$1,425.76 | |

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