

15. Please fill out this chart.

Annual Premiums Including Policy Fees				
Male Age 50, \$1 Million Death Benefit	Non-Smoker	Non-Smoker	Non-Smoker	Best Smoker
	Lowest Preferred Class	Highest Preferred Class	Standard Class	Class
Banner Life				
Policy Name	Opterm 10	Opterm 10	Opterm 10	Opterm 10
10-Year Level Premium	\$1,230	\$950	\$2,320	\$4,210
20-Year Level Premium	Not Available	Not Available	Not Available	Not Available
Age Limits	20-80	20-80	20-80	20-80
Guarantee Periods	10	10	10	10
Convertibility	Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.			
Policy Name	Opterm 20	Opterm 20	Opterm 20	Opterm 20
10-Year Level Premium	\$2,210	\$1,810	\$3,560	\$7,780
20-Year Level Premium	\$2,210	\$1,810	\$3,560	\$7,780
Age Limits	20-65	20-65	20-65	20-65
Guarantee Periods	20	20	20	20
Convertibility	Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.			