

15. Please fill out this chart.

Annual Premiums Including Policy Fees		Non-Smoker	Non-Smoker	Non-Smoker	Best Smoker
Male Age 50, \$1 Million Death Benefit		Lowest Preferred Class	Highest Preferred Class	Standard Class	Class

Metlife Investors USA Insurance Company

Policy Name	GLT				
10-Year Level Premium		\$1,289	\$1,019	\$2,159	\$4,289
20-Year Level Premium		\$1,959	\$2,279	\$3,889	\$8,699
Age Limits	10-yr: 18-75; 20-yr: 18-65				
Guarantee Periods	10-yr: 10 years; 20-yr: 20 years				
Convertibility	Earlier of level period or age 75 unless issue age is 65 and older then it is 5 years.				

Pacific Life Insurance Company

Policy Name					
10-Year Level Premium		\$2,210	\$1,150	\$2,410	\$4,500
20-Year Level Premium		\$3,600	\$2,020	\$4,280	\$8,090
Age Limits					
Guarantee Periods					
Convertibility					

Principal Financial Group

Policy Name					
10-Year Level Premium		\$1,305	\$1,095	\$2,385	\$4,915
20-Year Level Premium		\$2,225	\$1,975	\$3,885	\$8,845
Age Limits	20-65				
Guarantee Periods	Same as premium payment period				
Convertibility	To age 65				

Prudential

Policy Name	Term Essential				
10-Year Level Premium		\$1,285	\$965	\$1,765	\$4,225
20-Year Level Premium		\$2,245	\$1,835	\$3,035	\$7,405
Age Limits	18-75 (10) 18-70 (15) 18-65 (20) Issues ages may vary by state		Same	Same	18-75 (10) 18-70 (15) 18-65 (20) Issues ages may vary by state
Guarantee Periods	10, 15, 20, 30 years. Following the level premium period, rates increase yearly and are not guaranteed.				
Convertibility	Convertible to age 65, but never less than 5 years. A Term Conversion Premium Credit is available during the first 5 years. The Term Conversion Premium Credit is fully commissionable upon conversion in years 3-5.				