

**\$2,000,000 (Monthly Pay Option)**



**Protective Classic Choice Term**  
Select Preferred  
Age Nearest 40

**SwiftTerm Instant Issue Available**  
Super Preferred  
Non-Nicotine  
Age Nearest 40

**Select-a-Term (New Submission Platform)**  
Preferred Plus Non-Tobacco  
Age Nearest 40

**Select-a-Term Preferred Plus Non-Tobacco**  
Age Nearest 40

**Promise Term Preferred Best No Nicotine Use**  
Age Nearest 40

**Trendsetter Super Preferred Plus Non-Smoker**  
Actual Age 40

**20 Years**

1	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
2	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
3	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
4	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
5	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
<b>TOTAL</b>	<b>\$4,527.60</b>	<b>\$4,528.29</b>	<b>\$4,541.71</b>	<b>\$4,541.71</b>	<b>\$4,555.80</b>	<b>\$4,743.00</b>
6	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
7	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
8	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
9	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
10	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
<b>TOTAL</b>	<b>\$9,055.20</b>	<b>\$9,056.58</b>	<b>\$9,083.41</b>	<b>\$9,083.41</b>	<b>\$9,111.60</b>	<b>\$9,486.00</b>
11	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
12	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
13	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
14	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
15	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
<b>TOTAL</b>	<b>\$13,582.80</b>	<b>\$13,584.87</b>	<b>\$13,625.12</b>	<b>\$13,625.12</b>	<b>\$13,667.40</b>	<b>\$14,229.00</b>
16	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
17	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
18	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
19	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
20	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05
<b>TOTAL</b>	<b>\$18,110.40</b>	<b>\$18,113.16</b>	<b>\$18,166.82</b>	<b>\$18,166.82</b>	<b>\$18,223.20</b>	<b>\$18,972.00</b>

**Pay Options**

Annual	\$887.80	\$887.90	\$895.80	\$895.80	\$893.24	\$930.00
Semi	\$461.66	\$452.83	\$465.82	\$465.82	\$455.55	\$474.30
Quarterly	\$239.71	\$226.41	\$237.39	\$237.39	\$232.24	\$239.48
Monthly	\$75.46	\$75.47	\$75.70	\$75.70	\$75.93	\$79.05

\$2,000,000 (Monthly Pay Option)



	<b>OPTerm</b> Preferred Plus Non-Tobacco Age Nearest 40	<b>TermAccel 2019</b> Preferred Plus NonTobacco Age Nearest 40	<b>Symetra Term 5.0</b> Super Preferred Non-Nicotine Age Nearest 40	<b>QoL Flex Term (New Submission Platform)</b> Preferred Plus Non-Tobacco Age Nearest 40	<b>QoL Flex Term</b> Preferred Plus Non-Tobacco Age Nearest 40	<b>Advantage Elite Select Term</b> Preferred Select Non-Tobacco Age Nearest 40
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**20 Years**

1	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
2	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
3	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
4	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
5	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
<b>TOTAL</b>	<b>\$4,780.20</b>	<b>\$4,870.80</b>	<b>\$4,895.40</b>	<b>\$4,956.43</b>	<b>\$4,956.43</b>	<b>\$5,154.00</b>
6	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
7	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
8	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
9	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
10	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
<b>TOTAL</b>	<b>\$9,560.40</b>	<b>\$9,741.60</b>	<b>\$9,790.80</b>	<b>\$9,912.86</b>	<b>\$9,912.86</b>	<b>\$10,308.00</b>
11	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
12	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
13	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
14	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
15	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
<b>TOTAL</b>	<b>\$14,340.60</b>	<b>\$14,612.40</b>	<b>\$14,686.20</b>	<b>\$14,869.30</b>	<b>\$14,869.30</b>	<b>\$15,462.00</b>
16	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
17	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
18	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
19	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
20	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90
<b>TOTAL</b>	<b>\$19,120.80</b>	<b>\$19,483.20</b>	<b>\$19,581.60</b>	<b>\$19,825.73</b>	<b>\$19,825.73</b>	<b>\$20,616.00</b>

**Pay Options**

Annual	\$937.24	\$943.92	\$932.40	\$977.60	\$977.60	\$976.14
Semi	\$477.99	\$486.12	\$480.19	\$508.35	\$508.35	\$507.59
Quarterly	\$243.68	\$247.31	\$247.09	\$259.06	\$259.06	\$263.56
Monthly	\$79.67	\$81.18	\$81.59	\$82.61	\$82.61	\$85.90

**\$2,000,000 (Monthly Pay Option)**



**ADDvantage Term  
Gen 9**  
Super Preferred  
Age Nearest 40

**Nationwide  
Guaranteed Level  
Term - Brokerage**  
Preferred Plus Non-  
Tobacco  
Age Nearest 40

**Termsetter**  
Preferred Plus  
Actual Age 40

**Level Term**  
Preferred Plus Non-  
Nicotine  
Age Nearest 40

**Protective Custom  
Choice UL**  
Select Preferred  
Age Nearest 40

**MassMutual Term**  
Ultra-Preferred Non-  
Tobacco  
Age Nearest 40

**20 Years**

1	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
2	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
3	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
4	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
5	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
<b>TOTAL</b>	<b>\$5,200.80</b>	<b>\$5,223.60</b>	<b>\$5,247.60</b>	<b>\$5,392.20</b>	<b>\$5,402.40</b>	<b>\$5,402.70</b>
6	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
7	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
8	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
9	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
10	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
<b>TOTAL</b>	<b>\$10,401.60</b>	<b>\$10,447.20</b>	<b>\$10,495.20</b>	<b>\$10,784.40</b>	<b>\$10,804.80</b>	<b>\$10,805.40</b>
11	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
12	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
13	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
14	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
15	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
<b>TOTAL</b>	<b>\$15,602.40</b>	<b>\$15,670.80</b>	<b>\$15,742.80</b>	<b>\$16,176.60</b>	<b>\$16,207.20</b>	<b>\$16,208.10</b>
16	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
17	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
18	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
19	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
20	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05
<b>TOTAL</b>	<b>\$20,803.20</b>	<b>\$20,894.40</b>	<b>\$20,990.40</b>	<b>\$21,568.80</b>	<b>\$21,609.60</b>	<b>\$21,610.80</b>
<b>Pay Options</b>						
Annual	\$985.00	\$995.00	\$1,035.00	\$1,078.54	\$1,047.68	\$1,035.00
Semi	\$514.17	\$510.44	\$522.68	\$550.06	\$532.70	\$529.61
Quarterly	\$269.89	\$261.69	\$262.89	\$280.42	\$268.62	\$267.96
Monthly	\$86.68	\$87.06	\$87.46	\$89.87	\$90.04	\$90.05

**\$2,000,000 (Monthly Pay Option)**



Lincoln LifeElements  
Level Term 2019  
(eTicket-LincXpress)  
Preferred Plus  
NonTobacco  
Age Nearest 40

Lincoln LifeElements  
Level Term 2019  
(eApp-Full  
Application)  
Preferred Plus  
NonTobacco  
Age Nearest 40

Term Essential  
Worksheet  
Preferred Best  
Actual Age 40

Term Life Answers -  
Brokerage  
Preferred Plus Non-  
Tobacco  
Actual Age 40

Nautical Term  
Preferred Plus  
NonTobacco  
Age Nearest 40

Vitality Term  
Super Preferred Non  
Smoker  
Age Nearest 40

**20 Years**

1	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
2	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
3	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
4	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
5	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
<b>TOTAL</b>	<b>\$5,705.40</b>	<b>\$5,705.40</b>	<b>\$5,906.40</b>	<b>\$6,205.20</b>	<b>\$6,987.00</b>	<b>\$7,070.40</b>
6	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
7	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
8	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
9	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
10	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
<b>TOTAL</b>	<b>\$11,410.80</b>	<b>\$11,410.80</b>	<b>\$11,812.80</b>	<b>\$12,410.40</b>	<b>\$13,974.00</b>	<b>\$14,140.80</b>
11	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
12	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
13	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
14	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
15	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
<b>TOTAL</b>	<b>\$17,116.20</b>	<b>\$17,116.20</b>	<b>\$17,719.20</b>	<b>\$18,615.60</b>	<b>\$20,961.00</b>	<b>\$21,211.20</b>
16	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
17	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
18	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
19	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
20	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84
<b>TOTAL</b>	<b>\$22,821.60</b>	<b>\$22,821.60</b>	<b>\$23,625.60</b>	<b>\$24,820.80</b>	<b>\$27,948.00</b>	<b>\$28,281.60</b>

**Pay Options**

Annual	\$1,105.74	\$1,105.74	\$1,125.00	\$1,202.50	\$1,370.00	\$1,362.00
Semi	\$569.46	\$569.46	\$573.75	\$625.30	\$698.70	\$694.60
Quarterly	\$289.70	\$289.70	\$292.50	\$318.66	\$356.20	\$354.20
Monthly	\$95.09	\$95.09	\$98.44	\$103.42	\$116.45	\$117.84

**\$2,000,000 (Monthly Pay Option)**



**Protection Term**  
Super Preferred Non Smoker  
Age Nearest 40

**Term Life Insurance**  
Preferred Plus Non-Tobacco  
Actual Age 40

**Trendsetter LB**  
Preferred Plus Non-Smoker  
Actual Age 40

**20 Years**

1	\$118.46	\$127.89	\$147.06
2	\$118.46	\$127.89	\$147.06
3	\$118.46	\$127.89	\$147.06
4	\$118.46	\$127.89	\$147.06
5	\$118.46	\$127.89	\$147.06
<b>TOTAL</b>	<b>\$7,107.60</b>	<b>\$7,673.40</b>	<b>\$8,823.60</b>
6	\$118.46	\$127.89	\$147.06
7	\$118.46	\$127.89	\$147.06
8	\$118.46	\$127.89	\$147.06
9	\$118.46	\$127.89	\$147.06
10	\$118.46	\$127.89	\$147.06
<b>TOTAL</b>	<b>\$14,215.20</b>	<b>\$15,346.80</b>	<b>\$17,647.20</b>
11	\$118.46	\$127.89	\$147.06
12	\$118.46	\$127.89	\$147.06
13	\$118.46	\$127.89	\$147.06
14	\$118.46	\$127.89	\$147.06
15	\$118.46	\$127.89	\$147.06
<b>TOTAL</b>	<b>\$21,322.80</b>	<b>\$23,020.20</b>	<b>\$26,470.80</b>
16	\$118.46	\$127.89	\$147.06
17	\$118.46	\$127.89	\$147.06
18	\$118.46	\$127.89	\$147.06
19	\$118.46	\$127.89	\$147.06
20	\$118.46	\$127.89	\$147.06
<b>TOTAL</b>	<b>\$28,430.40</b>	<b>\$30,693.60</b>	<b>\$35,294.40</b>

**Pay Options**

Annual	\$1,370.00	\$1,470.00	\$1,710.00
Semi	\$698.70	\$749.70	\$872.10
Quarterly	\$356.20	\$388.08	\$440.33
Monthly	\$118.46	\$127.89	\$147.06