

Prepared for Client's Name by Agent Name

California

Face Amount: \$1,000,000 Age Last: 35 Nearest: 35 Male Preferred Plus Non-Smoker

1) Pacific Life Insurance Company	- PL Promise Term 10	(Preferred Best No Nicotine)	P+
2) Symetra Life Insurance Company	- Symetra SwiftTerm 20 (E-App only)	(Super Preferred Non-Nicotine)	P+
3) Penn Mutual Life Insurance Company	- Non-Convertible 30 Year Term (eApp ONLY)	(Preferred Plus Non Tobacco)	P+
4) Protective Life Insurance Company	- Classic Choice Term 40	(Select Preferred Non-Tobacco)	P+
5) Protective Life Insurance Company	- Lifetime Assurance UL - to age 121	(Select Preferred Non-Tobacco)	P+

Guar.	1) 10 Year	2) 20 Year	3) 30 Year	4) 40 Year	5) to age 121
1	229.75	383.95	735.50	1,575.93	4,656.00
2	229.75	383.95	735.50	1,575.93	4,656.00
3	229.75	383.95	735.50	1,575.93	4,656.00
4	229.75	383.95	735.50	1,575.93	4,656.00
5	229.75	383.95	735.50	1,575.93	4,656.00
Accum.	1,148.75	1,919.75	3,677.50	7,879.65	23,280.00
<i>Index **</i>	<i>0.23</i>	<i>0.38</i>	<i>0.74</i>	<i>1.58</i>	<i>4.66</i>
6	229.75	383.95	735.50	1,575.93	4,656.00
7	229.75	383.95	735.50	1,575.93	4,656.00
8	229.75	383.95	735.50	1,575.93	4,656.00
9	229.75	383.95	735.50	1,575.93	4,656.00
10	229.75	383.95	735.50	1,575.93	4,656.00
Accum.	2,297.50	3,839.50	7,355.00	15,759.30	46,560.00
<i>Index **</i>	<i>0.23</i>	<i>0.38</i>	<i>0.74</i>	<i>1.58</i>	<i>4.66</i>
11	9,210.00	383.95	735.50	1,575.93	4,656.00
12	9,610.00	383.95	735.50	1,575.93	4,656.00
13	9,910.00	383.95	735.50	1,575.93	4,656.00
14	10,310.00	383.95	735.50	1,575.93	4,656.00
15	10,760.00	383.95	735.50	1,575.93	4,656.00
Accum.	52,097.50	5,759.25	11,032.50	23,638.95	69,840.00
<i>Index **</i>	<i>2.71</i>	<i>0.38</i>	<i>0.74</i>	<i>1.58</i>	<i>4.66</i>
16	11,310.00	383.95	735.50	1,575.93	4,656.00
17	12,160.00	383.95	735.50	1,575.93	4,656.00
18	13,210.00	383.95	735.50	1,575.93	4,656.00
19	14,460.00	383.95	735.50	1,575.93	4,656.00
20	15,760.00	383.95	735.50	1,575.93	4,656.00
Accum.	118,997.50	7,679.00	14,710.00	31,518.60	93,120.00
<i>Index **</i>	<i>4.48</i>	<i>0.38</i>	<i>0.74</i>	<i>1.58</i>	<i>4.66</i>
21	17,060.00	10,265.00	735.50	1,575.93	4,656.00
22	18,260.00	10,985.00	735.50	1,575.93	4,656.00
23	19,410.00	11,675.00	735.50	1,575.93	4,656.00
24	20,610.00	12,395.00	735.50	1,575.93	4,656.00
25	22,010.00	13,235.00	735.50	1,575.93	4,656.00
Accum.	216,347.50	66,234.00	18,387.50	39,398.25	116,400.00
<i>Index **</i>	<i>6.20</i>	<i>1.69</i>	<i>0.74</i>	<i>1.58</i>	<i>4.66</i>
26	23,760.00	14,285.00	735.50	1,575.93	4,656.00
27	26,110.00	15,695.00	735.50	1,575.93	4,656.00
28	29,010.00	17,435.00	735.50	1,575.93	4,656.00
29	32,260.00	19,385.00	735.50	1,575.93	4,656.00
30	35,910.00	21,575.00	735.50	1,575.93	4,656.00
Accum.	363,397.50	154,609.00	22,065.00	47,277.90	139,680.00
<i>Index **</i>	<i>8.10</i>	<i>3.00</i>	<i>0.74</i>	<i>1.58</i>	<i>4.66</i>

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%
 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.

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California

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1) Pacific Life Insurance Company	- PL Promise Term 10	(Preferred Best No Nicotine)	P+
2) Symetra Life Insurance Company	- Symetra SwiftTerm 20 (E-App only)	(Super Preferred Non-Nicotine)	P+
3) Penn Mutual Life Insurance Company	- Non-Convertible 30 Year Term (eApp ONLY)	(Preferred Plus Non Tobacco)	P+
4) Protective Life Insurance Company	- Classic Choice Term 40	(Select Preferred Non-Tobacco)	P+
5) Protective Life Insurance Company	- Lifetime Assurance UL - to age 121	(Select Preferred Non-Tobacco)	P+

Guar.	1) 10 Year	2) 20 Year	3) 30 Year	4) 40 Year	5) to age 121
31	39,860.00	23,945.00	35,890.00	1,575.93	4,656.00
32	44,110.00	26,495.00	39,720.00	1,575.93	4,656.00
33	48,660.00	29,225.00	43,810.00	1,575.93	4,656.00
34	53,710.00	32,255.00	48,360.00	1,575.93	4,656.00
35	59,410.00	35,675.00	53,490.00	1,575.93	4,656.00
Accum.	609,147.50	302,204.00	243,335.00	55,157.55	162,960.00
<i>Index **</i>	<i>10.59</i>	<i>4.61</i>	<i>3.37</i>	<i>1.58</i>	<i>4.66</i>
36	66,110.00	39,695.00	59,520.00	1,575.93	4,656.00
37	74,060.00	44,465.00	66,210.00	1,575.93	4,656.00
38	83,560.00	50,165.00	74,180.00	1,575.93	4,656.00
39	94,610.00	56,795.00	83,390.00	1,575.93	4,656.00
40	107,210.00	64,355.00	93,830.00	1,575.93	4,656.00
Accum.	1,034,697.50	557,679.00	620,465.00	63,037.20	186,240.00
<i>Index **</i>	<i>13.95</i>	<i>6.71</i>	<i>6.63</i>	<i>1.58</i>	<i>4.66</i>
41	121,260.00	72,785.00	105,360.00	6,925.00	4,656.00
42	136,660.00	82,025.00	117,890.00	43,155.00	4,656.00
43	153,610.00	92,195.00	131,550.00	63,935.00	4,656.00
44	172,360.00	103,445.00	146,530.00	84,725.00	4,656.00
45	193,760.00	116,285.00	163,500.00	105,505.00	4,656.00
Accum.	1,812,347.50	1,024,414.00	1,285,295.00	367,282.20	209,520.00
<i>Index **</i>	<i>18.79</i>	<i>9.67</i>	<i>10.95</i>	<i>3.55</i>	<i>4.66</i>
46	218,460.00	131,105.00	182,980.00	126,285.00	4,656.00
47	247,360.00	148,445.00	205,640.00	147,075.00	4,656.00
48	279,710.00	167,855.00	230,780.00	167,755.00	4,656.00
49	317,360.00	190,445.00	259,860.00	190,345.00	4,656.00
50	361,010.00	216,635.00	293,340.00	216,535.00	4,656.00
Accum.	3,236,247.50	1,878,899.00	2,457,895.00	1,215,277.20	232,800.00
<i>Index **</i>	<i>25.72</i>	<i>13.87</i>	<i>16.78</i>	<i>7.87</i>	<i>4.66</i>
51	411,760.00	247,085.00	332,000.00	246,985.00	4,656.00
52	470,510.00	282,335.00	376,430.00	282,235.00	4,656.00
53	538,110.00	322,895.00	427,150.00	322,795.00	4,656.00
54	614,560.00	368,765.00	483,990.00	368,665.00	4,656.00
55	697,510.00	418,535.00	544,950.00	418,435.00	4,656.00
Accum.	5,968,697.50	3,518,514.00	4,622,415.00	2,854,392.20	256,080.00
<i>Index **</i>	<i>36.13</i>	<i>20.15</i>	<i>25.11</i>	<i>14.27</i>	<i>4.66</i>
56	785,960.00	471,605.00	609,140.00		4,656.00
57	876,810.00	526,115.00	674,070.00		4,656.00
58	967,660.00	580,625.00	737,870.00		4,656.00
59	1,057,510.00	634,535.00	799,770.00		4,656.00
60	1,141,860.00	685,145.00	856,420.00		4,656.00
Accum.	10,798,497.50	6,416,539.00	8,299,685.00		279,360.00
<i>Index **</i>	<i>50.52</i>	<i>28.81</i>	<i>36.11</i>		<i>4.66</i>

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California

Face Amount: \$1,000,000 Age Last: 35 Nearest: 35 Male Preferred Plus Non-Smoker

Policy

- 1- **Pacific Life Insurance Company** A+ XV (9-12-24)
PL Promise Term 10 (Preferred Best No Nicotine) AMB # 06885
Renewable to 95, convertible to 45 (age nearest)
10 Year Level Term Guaranteed level term with an annual premium of \$229.75 guaranteed for 10 years
Other Modes: Monthly \$19.53, Quarterly \$59.74, Semi-Annual \$117.17
- 2- **Symetra Life Insurance Company** A XV (4-24-24)
Symetra SwiftTerm 20 (E-App only) (Super Preferred Non-Nicotine) AMB # 07017
Renewable to 95, convertible to 45 (age nearest)
20 Year Level Term Guaranteed level term with an annual premium of \$383.95 guaranteed for 20 years
Other Modes: Monthly \$32.64, Quarterly \$97.91, Semi-Annual \$195.81
- 3- **Penn Mutual Life Insurance Company** A+ XV (3-14-24)
Non-Convertible 30 Year Term (eApp ONLY) (Preferred Plus Non Tobacco) AMB # 06903
Renewable to 95 (age nearest)
30 Year Level Term Guaranteed level term with an annual premium of \$735.50 guaranteed for 30 years
Other Modes: Monthly \$63.25, Quarterly \$191.23, Semi-Annual \$375.11
- 4- **Protective Life Insurance Company** A+ XV (8-29-24)
Classic Choice Term 40 (Select Preferred Non-Tobacco) AMB # 06962
Renewable to 90, convertible to 53 (age nearest)
40 Year Level Term Guaranteed level term with an annual premium of \$1,575.93 guaranteed for 40 years
Other Modes: Monthly \$133.95, Quarterly \$425.50, Semi-Annual \$819.48
- 5- **Protective Life Insurance Company** A+ XV (8-29-24)
Lifetime Assurance UL - to age 121 (Select Preferred Non-Tobacco) AMB # 06962
Renewable to 121 (age nearest)
To Age 121 Level (No Lapse U/L) level term with an annual premium of \$4,656.00 guaranteed for 86 years
Other Modes: Monthly \$388.00, Quarterly \$1,164.00, Semi-Annual \$2,328.00

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