

➤ \$500K IN COVERAGE.

Term life insurance can cover financial responsibilities like a mortgage, credit card debt or car loan in the event of premature death.



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Banner OPTerm policy form # ICC12OPTN and state variations. In New York, OPTerm policy form # OPTN-NY. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums quoted include \$60 annual policy fee. Premiums based on Preferred Non-Tobacco underwriting class. Rates effective as of 03.31.2014.

MediGuide Medical Second Opinion is offered and administered by MediGuide America. Policy form MMGR (12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy. Two-year contestability and suicide provisions apply. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. LAA1987 14-113 (03.31.2014)

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OPTerm Preferred Non-Tobacco Monthly Premium						
Issue Age	10 YEAR		20 YEAR		30 YEAR	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30	\$18.38	\$16.63	\$29.31	\$23.19	\$44.19	\$36.31
31	\$18.38	\$16.63	\$29.31	\$23.63	\$44.63	\$37.19
32	\$18.81	\$17.06	\$29.31	\$24.06	\$45.06	\$37.63
33	\$19.25	\$17.06	\$29.31	\$24.94	\$45.50	\$38.06
34	\$19.69	\$17.50	\$29.75	\$25.81	\$46.81	\$39.38
35	\$20.56	\$17.94	\$30.63	\$26.69	\$48.56	\$40.69
36	\$21.44	\$18.38	\$31.94	\$28.00	\$51.19	\$42.88
37	\$22.75	\$19.25	\$34.13	\$29.31	\$55.13	\$45.06
38	\$24.06	\$20.13	\$36.31	\$31.06	\$59.50	\$48.13
39	\$25.81	\$21.44	\$39.38	\$32.81	\$64.31	\$51.63
40	\$27.56	\$22.75	\$42.44	\$35.00	\$70.00	\$55.13
41	\$29.31	\$24.50	\$45.94	\$37.19	\$76.56	\$59.06
42	\$31.50	\$26.69	\$49.88	\$40.25	\$83.56	\$63.88
43	\$34.13	\$29.31	\$54.25	\$42.88	\$91.88	\$68.69
44	\$36.75	\$31.50	\$59.06	\$46.38	\$100.63	\$74.38
45	\$39.38	\$34.13	\$64.31	\$49.88	\$110.25	\$80.50
46	\$42.44	\$36.75	\$70.00	\$53.81	\$119.88	\$87.06
47	\$45.50	\$38.94	\$75.69	\$58.19	\$130.38	\$94.06
48	\$49.00	\$41.56	\$82.25	\$62.56	\$141.31	\$101.94
49	\$52.94	\$44.19	\$89.25	\$67.81	\$154.00	\$111.13
50	\$57.31	\$47.25	\$97.56	\$73.50	\$169.75	\$121.63
51	\$62.13	\$50.31	\$106.75	\$79.63	\$188.56	\$134.31
52	\$67.81	\$53.81	\$116.81	\$85.75	\$210.88	\$149.19
53	\$73.94	\$57.75	\$128.19	\$92.75	\$237.56	\$166.69
54	\$80.50	\$61.69	\$140.88	\$100.63	\$269.06	\$187.25
55	\$87.94	\$66.50	\$155.31	\$110.25	\$306.25	\$210.88
56	\$95.38	\$71.75	\$170.63	\$120.75	N/A	N/A
57	\$103.25	\$77.44	\$186.81	\$132.13	N/A	N/A
58	\$112.00	\$84.00	\$205.63	\$145.69	N/A	N/A
59	\$122.94	\$91.44	\$229.25	\$161.44	N/A	N/A
60	\$136.94	\$99.31	\$259.00	\$181.13	N/A	N/A
61	\$154.88	\$108.50	\$295.75	\$204.31	N/A	N/A
62	\$176.31	\$118.56	\$338.19	\$231.00	N/A	N/A
63	\$201.25	\$129.50	\$388.06	\$261.63	N/A	N/A
64	\$228.38	\$141.75	\$445.38	\$297.06	N/A	N/A
65	\$257.69	\$155.31	\$510.56	\$337.31	N/A	N/A

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