

➤ \$750K IN COVERAGE.

Term life insurance gives you peace-of-mind that your family's lifestyle won't change, even if you're not around to make sure it doesn't.



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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. LAA1988 14-114 (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	\$24.94	\$22.31	\$41.34	\$32.16	\$63.66	\$51.84
31	\$24.94	\$22.31	\$41.34	\$32.81	\$64.31	\$53.16
32	\$25.59	\$22.97	\$41.34	\$33.47	\$64.97	\$53.81
33	\$26.25	\$22.97	\$41.34	\$34.78	\$65.63	\$54.47
34	\$26.91	\$23.63	\$42.00	\$36.09	\$67.59	\$56.44
35	\$28.22	\$24.28	\$43.31	\$37.41	\$70.22	\$58.41
36	\$29.53	\$24.94	\$45.28	\$39.38	\$74.16	\$61.69
37	\$31.50	\$26.25	\$48.56	\$41.34	\$80.06	\$64.97
38	\$33.47	\$27.56	\$51.84	\$43.97	\$86.63	\$69.56
39	\$36.09	\$29.53	\$56.44	\$46.59	\$93.84	\$74.81
40	\$38.72	\$31.50	\$61.03	\$49.88	\$102.38	\$80.06
41	\$41.34	\$34.13	\$66.28	\$53.16	\$112.22	\$85.97
42	\$44.63	\$37.41	\$72.19	\$57.75	\$122.72	\$93.19
43	\$48.56	\$41.34	\$78.75	\$61.69	\$135.19	\$100.41
44	\$52.50	\$44.63	\$85.97	\$66.94	\$148.31	\$108.94
45	\$56.44	\$48.56	\$93.84	\$72.19	\$162.75	\$118.13
46	\$61.03	\$52.50	\$102.38	\$78.09	\$177.19	\$127.97
47	\$65.63	\$55.78	\$110.91	\$84.66	\$192.94	\$138.47
48	\$70.88	\$59.72	\$120.75	\$91.22	\$209.34	\$150.28
49	\$76.78	\$63.66	\$131.25	\$99.09	\$228.38	\$164.06
50	\$83.34	\$68.25	\$143.72	\$107.63	\$252.00	\$179.81
51	\$90.56	\$72.84	\$157.50	\$116.81	\$280.22	\$198.84
52	\$99.09	\$78.09	\$172.59	\$126.00	\$313.69	\$221.16
53	\$108.28	\$84.00	\$189.66	\$136.50	\$353.72	\$247.41
54	\$118.13	\$89.91	\$208.69	\$148.31	\$400.97	\$278.25
55	\$129.28	\$97.13	\$230.34	\$162.75	\$456.75	\$313.69
56	\$140.44	\$105.00	\$253.31	\$178.50	N/A	N/A
57	\$152.25	\$113.53	\$277.59	\$195.56	N/A	N/A
58	\$165.38	\$123.38	\$305.81	\$215.91	N/A	N/A
59	\$181.78	\$134.53	\$341.25	\$239.53	N/A	N/A
60	\$202.78	\$146.34	\$385.88	\$269.06	N/A	N/A
61	\$229.69	\$160.13	\$441.00	\$303.84	N/A	N/A
62	\$261.84	\$175.22	\$504.66	\$343.88	N/A	N/A
63	\$299.25	\$191.63	\$579.47	\$389.81	N/A	N/A
64	\$339.94	\$210.00	\$665.44	\$442.97	N/A	N/A
65	\$383.91	\$230.34	\$763.22	\$503.34	N/A	N/A

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