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## Term Life Insurance Savings/Benefit Calculator Results

# Susan King

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## What You Shopped

Monthly Premium:	\$67/mo.
Amount of Insurance (Face Amount):	\$1,000,000
Term Length:	15 Year Level Term
Health Status:	Preferred
Month/Year:	8 - Aug/1991
State:	Utah
Gender:	Male
Smoke or Tobacco Use:	No



## **Congratulations! You just shopped your term.**

You could be paying \$32/mo. instead of \$67/mo. for \$1,000,000 worth of term life insurance. Or, you could continue paying \$67/mo., and increase your life insurance from \$1,000,000 to \$2,000,000.

## Increase Your Savings

Pay less for the same amount of insurance you currently have.

Current Monthly Premium – \$67/mo.



Potential New Monthly Premium – \$32/mo.



52% (\$35) Monthly Savings

\$11,414 Total 15 Year Value

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## Increase Your Protection

Increase your insurance at your current monthly premium.

Current Insurance Amount – \$1,000,000



Possible New Insurance Amount – \$2,000,000



100% Coverage Increase

\$1,000,000 Protection Increase

# Your Current 15 Year Level Term Insurance Premium

Based on: \$67/mo for \$1,000,000 death benefit

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## Pacific Life Insurance Company

Promise Term 15  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$32.16**  
Quarterly: **\$98.38**  
Semi-Annually: **\$192.97**  
Annually: **\$378.37**

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## Corebridge Financial

Select-A-Term-15 Year  
A.M. Best Rating: A  
Preferred  
\$1,000,000

Monthly: **\$31.97**  
Quarterly: **\$100.25**  
Semi-Annually: **\$196.72**  
Annually: **\$378.3**

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## Symetra Life Insurance Company

SwiftTerm - 15 Year (E-app Only)  
A.M. Best Rating: A  
Preferred  
\$1,000,000

Monthly: **\$32.16**  
Quarterly: **\$96.49**  
Semi-Annually: **\$192.98**  
Annually: **\$378.39**

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## Principal National Life Insurance Company

15-Year Term Nonconvertible  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$32.54**  
Quarterly: **\$99.33**  
Semi-Annually: **\$193.94**  
Annually: **\$378.41**

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## Principal National Life Insurance Company

15-Year Term Convertible  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$33.19**  
Quarterly: **\$101.32**  
Semi-Annually: **\$197.81**  
Annually: **\$385.98**

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### Banner Life Insurance Company

OPTerm 15  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$34.27**  
Quarterly: **\$104.83**  
Semi-Annually: **\$205.63**  
Annually: **\$403.2**

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### Symetra Life Insurance Company

SwiftTerm - 15 Year + CER (E-app Only)  
A.M. Best Rating: A  
Preferred  
\$1,000,000

Monthly: **\$35.63**  
Quarterly: **\$106.89**  
Semi-Annually: **\$213.77**  
Annually: **\$419.16**

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### Transamerica Life Insurance Company

Trendsetter Super 15  
A.M. Best Rating: A  
Preferred  
\$1,000,000

Monthly: **\$36.55**  
Quarterly: **\$110.72**  
Semi-Annually: **\$219.3**  
Annually: **\$430.0**

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### Principal National Life Insurance Company

15-Year Term Convertible with Conversion Extension  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$37.23**  
Quarterly: **\$113.64**  
Semi-Annually: **\$221.87**  
Annually: **\$432.92**

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### Securian Financial Group

Advantage Elite Select - 15 Year  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$39.59**  
Quarterly: **\$121.47**  
Semi-Annually: **\$233.95**  
Annually: **\$449.9**

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### Securian Financial Group

Advantage Elite Select - 15 Year (with Extended Conversion)  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$40.78**  
Quarterly: **\$125.12**  
Semi-Annually: **\$240.97**  
Annually: **\$463.4**

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### Prudential Financial

Essential Term Value 15  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$42.44**  
Quarterly: **\$126.1**  
Semi-Annually: **\$247.35**  
Annually: **\$485.0**

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### North American Co for Life and Health

ADDvantage Term 15  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$42.68**  
Quarterly: **\$132.89**  
Semi-Annually: **\$253.17**  
Annually: **\$485.0**

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### United of Omaha Life Insurance Company

Term Life Answers 15  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$44.08**  
Quarterly: **\$135.81**  
Semi-Annually: **\$266.5**  
Annually: **\$512.5**

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### John Hancock Life Insurance Company

Vitality Term 15  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$44.82**  
Quarterly: **\$134.7**  
Semi-Annually: **\$264.15**  
Annually: **\$518.0**

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### John Hancock Life Insurance Company

Protection Term 15  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$45.16**  
Quarterly: **\$135.7**  
Semi-Annually: **\$266.2**  
Annually: **\$522.0**

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### Securian Financial Group

Advantage Elite Select - 15 Year w/ CICA & ECA  
A.M. Best Rating: A+  
Preferred  
\$1,000,000

Monthly: **\$45.93**  
Quarterly: **\$140.92**  
Semi-Annually: **\$271.39**  
Annually: **\$521.9**

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### Prudential Financial

Essential Term Plus 15

A.M. Best Rating: A+

Preferred

\$1,000,000

Monthly: **\$45.94**  
Quarterly: **\$136.5**  
Semi-Annually: **\$267.75**  
Annually: **\$525.0**

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### Equitable Life Insurance Company

Term 15

A.M. Best Rating: A

Preferred

\$1,000,000

Monthly: **\$46.62**  
Quarterly: **\$135.86**  
Semi-Annually: **\$262.96**  
Annually: **\$515.0**

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### Life Insurance Company of The Southwest

LSW Level Term 15

A.M. Best Rating: A+

Preferred

\$1,000,000

Monthly: **\$48.84**  
Quarterly: **\$144.3**  
Semi-Annually: **\$283.05**  
Annually: **\$555.0**

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### Transamerica Life Insurance Company

Trendsetter LB 15

A.M. Best Rating: A

Preferred

\$1,000,000

Monthly: **\$51.6**  
Quarterly: **\$154.5**  
Semi-Annually: **\$306.0**  
Annually: **\$600.0**

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### Assurity Life Insurance Company

Term 15

A.M. Best Rating: A-

Preferred

\$1,000,000

Monthly: **\$52.2**  
Quarterly: **\$158.4**  
Semi-Annually: **\$306.0**  
Annually: **\$600.0**

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