

➤ \$250K IN COVERAGE.

Term life insurance provides the affordable protection your family needs when life takes an unexpected turn.



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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. LAA1986 14-112 (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	\$11.81	\$10.94	\$17.28	\$14.22	\$24.72	\$20.78
31	\$11.81	\$10.94	\$17.28	\$14.44	\$24.94	\$21.22
32	\$12.03	\$11.16	\$17.28	\$14.66	\$25.16	\$21.44
33	\$12.25	\$11.16	\$17.28	\$15.09	\$25.38	\$21.66
34	\$12.47	\$11.38	\$17.50	\$15.53	\$26.03	\$22.31
35	\$12.91	\$11.59	\$17.94	\$15.97	\$26.91	\$22.97
36	\$13.34	\$11.81	\$18.59	\$16.63	\$28.22	\$24.06
37	\$14.00	\$12.25	\$19.69	\$17.28	\$30.19	\$25.16
38	\$14.66	\$12.69	\$20.78	\$18.16	\$32.38	\$26.69
39	\$15.53	\$13.34	\$22.31	\$19.03	\$34.78	\$28.44
40	\$16.41	\$14.00	\$23.84	\$20.13	\$37.63	\$30.19
41	\$17.28	\$14.88	\$25.59	\$21.22	\$40.91	\$32.16
42	\$18.38	\$15.97	\$27.56	\$22.75	\$44.41	\$34.56
43	\$19.69	\$17.28	\$29.75	\$24.06	\$48.56	\$36.97
44	\$21.00	\$18.38	\$32.16	\$25.81	\$52.94	\$39.81
45	\$22.31	\$19.69	\$34.78	\$27.56	\$57.75	\$42.88
46	\$23.84	\$21.00	\$37.63	\$29.53	\$62.56	\$46.16
47	\$25.38	\$22.09	\$40.47	\$31.72	\$67.81	\$49.66
48	\$27.13	\$23.41	\$43.75	\$33.91	\$73.28	\$53.59
49	\$29.09	\$24.72	\$47.25	\$36.53	\$79.63	\$58.19
50	\$31.28	\$26.25	\$51.41	\$39.38	\$87.50	\$63.44
51	\$33.69	\$27.78	\$56.00	\$42.44	\$96.91	\$69.78
52	\$36.53	\$29.53	\$61.03	\$45.50	\$108.06	\$77.22
53	\$39.59	\$31.50	\$66.72	\$49.00	\$121.41	\$85.97
54	\$42.88	\$33.47	\$73.06	\$52.94	\$137.16	\$96.25
55	\$46.59	\$35.88	\$80.28	\$57.75	\$155.75	\$108.06
56	\$50.31	\$38.50	\$87.94	\$63.00	N/A	N/A
57	\$54.25	\$41.34	\$96.03	\$68.69	N/A	N/A
58	\$58.63	\$44.63	\$105.44	\$75.47	N/A	N/A
59	\$64.09	\$48.34	\$117.25	\$83.34	N/A	N/A
60	\$71.09	\$52.28	\$132.13	\$93.19	N/A	N/A
61	\$80.06	\$56.88	\$150.50	\$104.78	N/A	N/A
62	\$90.78	\$61.91	\$171.72	\$118.13	N/A	N/A
63	\$103.25	\$67.38	\$196.66	\$133.44	N/A	N/A
64	\$116.81	\$73.50	\$225.31	\$151.16	N/A	N/A
65	\$131.47	\$80.28	\$257.91	\$171.28	N/A	N/A

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