

# Quote Comparison for John Doe

Presented by Reid Tattersall. Premiums current as of December 15, 2025 at 09:01 am.



This comparison was created with the following assumptions:

- You were born on 01/01/1980, weigh 190 pounds, are 6' 0" tall, and are male.
- You are in California.
- You have not used tobacco, cannabis, or vape products in the last five years.
- A death benefit of \$1,000,000 for life products.

Scenario	Min Premium	Max Premium
<a href="#">10 Year Term</a>	\$705	\$1,080
<a href="#">15 Year Term</a>	\$895	\$1,350
<a href="#">20 Year Term</a>	\$1,190	\$1,830
<a href="#">25 Year Term</a>	\$1,838	\$2,280
<a href="#">30 Year Term</a>	\$2,256	\$3,221
<a href="#">35 Year Term</a>	\$3,503	\$3,503

# 10 Year Term

Death Benefit: \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Yearly Premium
<b>Prudential Financial</b> EssentialTerm Value 10	A+	45	Preferred NT	\$705.00
<b>Banner</b> OPTerm 10	A+	46	Preferred NT	\$726.99
<b>Protective</b> Classic Choice Term 10	A+	46	Preferred NT	\$727.09
<b>Transamerica</b> Trendsetter Super (10 Yrs)	A	45	Preferred NT	\$730.00
<b>Corebridge Financial</b> SAT - 10 Year	A	46	Preferred NT	\$749.60
<b>Pacific Life - Lynchburg</b> Promise Term 10	A+	46	Preferred NT	\$749.65
<b>Prudential Financial</b> EssentialTerm Plus 10	A+	45	Preferred NT	\$765.00
<b>Nationwide</b> YourLife 10 Year Term	A+	46	Preferred NT	\$795.00
<b>Lincoln National Life</b> Lincoln LifeElements 10yr Term	A	46	Preferred NT	\$797.76
<b>North American</b> ADDvantage 10 (guar 10)	A+	46	Preferred NT	\$835.00
<b>John Hancock</b> Protection Term 10	A+	46	Preferred NT	\$839.00
<b>Savings Bank Life Insurance</b> Level Premium Term 10 (guar 10)	A	46	Preferred NT	\$863.07
<b>Life Insurance Company of the Southwest</b> Term 10	A+	46	Preferred NT	\$945.00
<b>Transamerica</b> Trendsetter LB 10	A	45	Preferred NT	\$980.00
<b>Assurity</b> 10 Year Term	A-	45	Preferred NT	\$1,080.00

# 15 Year Term

Death Benefit: \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Yearly Premium
<b>Prudential Financial</b> EssentialTerm Value 15	A+	45	Preferred NT	\$895.00
<b>Banner</b> OPTerm 15	A+	46	Preferred NT	\$914.17
<b>Corebridge Financial</b> SAT - 15 Year	A	46	Preferred NT	\$914.40
<b>Transamerica</b> Trendsetter Super (15 Yrs)	A	45	Preferred NT	\$940.00
<b>Protective</b> Classic Choice Term 15	A+	46	Preferred NT	\$948.63
<b>Pacific Life - Lynchburg</b> Promise Term 15	A+	46	Preferred NT	\$951.28
<b>Prudential Financial</b> EssentialTerm Plus 15	A+	45	Preferred NT	\$975.00
<b>Lincoln National Life</b> Lincoln LifeElements 15yr Term	A	46	Preferred NT	\$1,004.95
<b>Savings Bank Life Insurance</b> Level Premium Term 15 (guar 15)	A	46	Preferred NT	\$1,089.54
<b>John Hancock</b> Protection Term 15	A+	46	Preferred NT	\$1,100.00
<b>North American</b> ADDvantage 15 (guar 15)	A+	46	Preferred NT	\$1,115.00
<b>Nationwide</b> YourLife 15 Year Term	A+	46	Preferred NT	\$1,255.00
<b>Life Insurance Company of the Southwest</b> Term 15	A+	46	Preferred NT	\$1,285.00
<b>Transamerica</b> Trendsetter LB 15	A	45	Preferred NT	\$1,290.00
<b>Assurity</b> 15 Year Term	A-	45	Preferred NT	\$1,350.00

## 20 Year Term

Death Benefit: \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Yearly Premium
<b>Transamerica</b> Trendsetter Super (20 Yrs)	A	45	Preferred NT	\$1,190.00
<b>Prudential Financial</b> EssentialTerm Value 20	A+	45	Preferred NT	\$1,255.00
<b>Banner</b> OPTerm 20	A+	46	Preferred NT	\$1,283.82
<b>Protective</b> Classic Choice Term 20	A+	46	Preferred NT	\$1,283.88
<b>Corebridge Financial</b> SAT - 20 Year	A	46	Preferred NT	\$1,284.00
<b>Pacific Life - Lynchburg</b> Promise Term 20	A+	46	Preferred NT	\$1,293.05
<b>Prudential Financial</b> EssentialTerm Plus 20	A+	45	Preferred NT	\$1,365.00
<b>Lincoln National Life</b> Lincoln LifeElements 20yr Term	A	46	Preferred NT	\$1,369.35
<b>John Hancock</b> Protection Term 20	A+	46	Preferred NT	\$1,410.00
<b>Nationwide</b> YourLife 20 Year Term	A+	46	Preferred NT	\$1,435.00
<b>North American</b> ADDvantage 20 (guar 20)	A+	46	Preferred NT	\$1,445.00
<b>Savings Bank Life Insurance</b> Level Premium Term 20 (guar 20)	A	46	Preferred NT	\$1,517.95
<b>Life Insurance Company of the Southwest</b> Term 20	A+	46	Preferred NT	\$1,615.00
<b>Assurity</b> 20 Year Term	A-	45	Preferred NT	\$1,670.00
<b>Transamerica</b> Trendsetter LB 20	A	45	Preferred NT	\$1,830.00

## 25 Year Term

Death Benefit: \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Yearly Premium
Banner OPTerm 25	A+	46	Preferred NT	\$1,838.41
Corebridge Financial SAT - 25 Year	A	46	Preferred NT	\$1,838.50
Protective Classic Choice Term 25	A+	46	Preferred NT	\$1,838.50
Pacific Life - Lynchburg Promise Term 25	A+	46	Preferred NT	\$1,849.65
Transamerica Trendsetter Super (25 Yrs)	A	45	Preferred NT	\$1,860.00
Savings Bank Life Insurance Level Premium Term 25 (guar 25)	A	46	Preferred NT	\$2,136.74
Transamerica Trendsetter LB 25	A	45	Preferred NT	\$2,280.00

## 30 Year Term

Death Benefit: \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Yearly Premium
<b>Banner</b> OPTerm 30	A+	46	Preferred NT	\$2,256.17
<b>Protective</b> Classic Choice Term 30	A+	46	Preferred NT	\$2,256.18
<b>Corebridge Financial</b> SAT - 30 Year	A	46	Preferred NT	\$2,256.30
<b>Pacific Life - Lynchburg</b> Promise Term 30	A+	46	Preferred NT	\$2,270.15
<b>Transamerica</b> Trendsetter Super (30 Yrs)	A	45	Preferred NT	\$2,290.00
<b>Prudential Financial</b> EssentialTerm Value 30	A+	45	Preferred NT	\$2,315.00
<b>Savings Bank Life Insurance</b> Level Premium Term 30 (guar 30)	A	46	Preferred NT	\$2,330.01
<b>Lincoln National Life</b> Lincoln LifeElements 30yr Term	A	46	Preferred NT	\$2,375.04
<b>Prudential Financial</b> EssentialTerm Plus 30	A+	45	Preferred NT	\$2,545.00
<b>Nationwide</b> YourLife 30 Year Term	A+	46	Preferred NT	\$2,595.00
<b>North American</b> ADDvantage 30 (guar 30)	A+	46	Preferred NT	\$2,595.00
<b>Assurity</b> 30 Year Term	A-	45	Preferred NT	\$2,760.00
<b>Life Insurance Company of the Southwest</b> Term 30	A+	46	Preferred NT	\$2,905.00
<b>Transamerica</b> Trendsetter LB 30	A	45	Preferred NT	\$2,960.00
<b>John Hancock</b> Protection Term 30	A+	46	Preferred NT	\$3,221.00

35 Year Term

Death Benefit: \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Yearly Premium
Banner OPTerm 35	A+	46	Preferred NT	\$3,503.35
Protective Classic Choice Term 35	A+	46	Preferred NT	\$3,503.46