

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
10 Year Term	\$705	\$1,080
15 Year Term	\$895	\$1,350
20 Year Term	\$1,190	\$1,830
25 Year Term	\$1,838	\$2,280
30 Year Term	\$2,256	\$3,221
35 Year Term	\$3,503	\$3,503

10 Year Term

Death Benefit: \$1,000,000

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Yearly Premium
Prudential Financial EssentialTerm Value 10	A+	45	Preferred NT	\$705.00
Banner OPTerm 10	A+	46	Preferred NT	\$726.99
Protective Classic Choice Term 10	A+	46	Preferred NT	\$727.09
Transamerica Trendsetter Super (10 Yrs)	A	45	Preferred NT	\$730.00
Corebridge Financial SAT - 10 Year	A	46	Preferred NT	\$749.60
Pacific Life - Lynchburg Promise Term 10	A+	46	Preferred NT	\$749.65
Prudential Financial EssentialTerm Plus 10	A+	45	Preferred NT	\$765.00
Nationwide YourLife 10 Year Term	A+	46	Preferred NT	\$795.00
Lincoln National Life Lincoln LifeElements 10yr Term	A	46	Preferred NT	\$797.76
North American ADDvantage 10 (guar 10)	A+	46	Preferred NT	\$835.00
John Hancock Protection Term 10	A+	46	Preferred NT	\$839.00
Savings Bank Life Insurance Level Premium Term 10 (guar 10)	A	46	Preferred NT	\$863.07
Life Insurance Company of the Southwest Term 10	A+	46	Preferred NT	\$945.00
Transamerica Trendsetter LB 10	A	45	Preferred NT	\$980.00
Assurity 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
Prudential Financial EssentialTerm Value 15	A+	45	Preferred NT	\$895.00
Banner OPTerm 15	A+	46	Preferred NT	\$914.17
Corebridge Financial SAT - 15 Year	A	46	Preferred NT	\$914.40
Transamerica Trendsetter Super (15 Yrs)	A	45	Preferred NT	\$940.00
Protective Classic Choice Term 15	A+	46	Preferred NT	\$948.63
Pacific Life - Lynchburg Promise Term 15	A+	46	Preferred NT	\$951.28
Prudential Financial EssentialTerm Plus 15	A+	45	Preferred NT	\$975.00
Lincoln National Life Lincoln LifeElements 15yr Term	A	46	Preferred NT	\$1,004.95
Savings Bank Life Insurance Level Premium Term 15 (guar 15)	A	46	Preferred NT	\$1,089.54
John Hancock Protection Term 15	A+	46	Preferred NT	\$1,100.00
North American ADDvantage 15 (guar 15)	A+	46	Preferred NT	\$1,115.00
Nationwide YourLife 15 Year Term	A+	46	Preferred NT	\$1,255.00
Life Insurance Company of the Southwest Term 15	A+	46	Preferred NT	\$1,285.00
Transamerica Trendsetter LB 15	A	45	Preferred NT	\$1,290.00
Assurity 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
Transamerica Trendsetter Super (20 Yrs)	A	45	Preferred NT	\$1,190.00
Prudential Financial EssentialTerm Value 20	A+	45	Preferred NT	\$1,255.00
Banner OPTerm 20	A+	46	Preferred NT	\$1,283.82
Protective Classic Choice Term 20	A+	46	Preferred NT	\$1,283.88
Corebridge Financial SAT - 20 Year	A	46	Preferred NT	\$1,284.00
Pacific Life - Lynchburg Promise Term 20	A+	46	Preferred NT	\$1,293.05
Prudential Financial EssentialTerm Plus 20	A+	45	Preferred NT	\$1,365.00
Lincoln National Life Lincoln LifeElements 20yr Term	A	46	Preferred NT	\$1,369.35
John Hancock Protection Term 20	A+	46	Preferred NT	\$1,410.00
Nationwide YourLife 20 Year Term	A+	46	Preferred NT	\$1,435.00
North American ADDvantage 20 (guar 20)	A+	46	Preferred NT	\$1,445.00
Savings Bank Life Insurance Level Premium Term 20 (guar 20)	A	46	Preferred NT	\$1,517.95
Life Insurance Company of the Southwest Term 20	A+	46	Preferred NT	\$1,615.00
Assurity 20 Year Term	A-	45	Preferred NT	\$1,670.00
Transamerica 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
Banner OPTerm 30	A+	46	Preferred NT	\$2,256.17
Protective Classic Choice Term 30	A+	46	Preferred NT	\$2,256.18
Corebridge Financial SAT - 30 Year	A	46	Preferred NT	\$2,256.30
Pacific Life - Lynchburg Promise Term 30	A+	46	Preferred NT	\$2,270.15
Transamerica Trendsetter Super (30 Yrs)	A	45	Preferred NT	\$2,290.00
Prudential Financial EssentialTerm Value 30	A+	45	Preferred NT	\$2,315.00
Savings Bank Life Insurance Level Premium Term 30 (guar 30)	A	46	Preferred NT	\$2,330.01
Lincoln National Life Lincoln LifeElements 30yr Term	A	46	Preferred NT	\$2,375.04
Prudential Financial EssentialTerm Plus 30	A+	45	Preferred NT	\$2,545.00
Nationwide YourLife 30 Year Term	A+	46	Preferred NT	\$2,595.00
North American ADDvantage 30 (guar 30)	A+	46	Preferred NT	\$2,595.00
Assurity 30 Year Term	A-	45	Preferred NT	\$2,760.00
Life Insurance Company of the Southwest Term 30	A+	46	Preferred NT	\$2,905.00
Transamerica Trendsetter LB 30	A	45	Preferred NT	\$2,960.00
John Hancock 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