

# Quote Comparison for John Doe

Presented by Reid Tattersall. Premiums current as of May 03, 2023 at 11:04 pm.

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.
- A pool of money of \$180,000 with a monthly benefit of \$5,000 for LTCi products.



Scenario	Min Premium	Max Premium
<a href="#">10 Year Term</a>	\$48	\$81
<a href="#">15 Year Term</a>	\$61	\$105
<a href="#">20 Year Term</a>	\$83	\$138
<a href="#">25 Year Term</a>	\$119	\$172
<a href="#">30 Year Term</a>	\$145	\$238
<a href="#">35 Year Term</a>	\$182	\$183
<a href="#">40 Year Term</a>	\$387	\$387
<a href="#">20 Year Return of Premium Term</a>	\$456	\$456
<a href="#">30 Year Return of Premium Term</a>	\$415	\$415
<a href="#">Guaranteed UL to Age 85</a>	\$508	\$715
<a href="#">Guaranteed UL to Age 90</a>	\$508	\$827
<a href="#">Guaranteed UL to Age 95</a>	\$542	\$849
<a href="#">Guaranteed UL to Age 100</a>	\$567	\$983
<a href="#">Guaranteed UL to Age 120</a>	\$578	\$1,172
<a href="#">Universal Life (Maximum Non-MEC Premium)</a>	\$4,831	\$6,094
<a href="#">Premium Solve Cash Value \$1 at Age 120 with Chronic/LTCi</a>	\$556	\$892
<a href="#">Whole Life</a>	\$1,075	\$1,645
<a href="#">LTCi (Single)</a>	\$131	\$186
<a href="#">Linked Benefit</a>	\$296	\$1,276
<a href="#">Premium Solve Cash Value \$1 at Age 120</a>	\$496	\$1,722

## 10 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Pacific Life - Lynchburg</b> Promise Term 10	A+	43	Preferred NT	\$48.26
<b>Transamerica</b> Trendsetter Super (10 Yrs)	A	43	Preferred NT	\$48.45
<b>American General</b> SAT - 10 Year	A	43	Preferred NT	\$48.93
<b>Protective</b> Classic Choice Term 10	A+	43	Preferred NT	\$49.21
<b>Savings Bank Life Insurance</b> Level Premium Term 10 (guar 10)	A	43	Preferred NT	\$51.58
<b>North American</b> ADDvantage 10 (guar 10)	A+	43	Preferred NT	\$52.36
<b>Nationwide</b> YourLife 10 Year Term	A+	43	Preferred NT	\$53.81
<b>Protective</b> Custom Choice UL - 10	A+	43	Preferred NT	\$53.97
<b>Banner</b> OPTerm 10	A+	43	Preferred NT	\$54.68
<b>Prudential Financial</b> Term Essential 10	A+	43	Preferred NT	\$54.69
<b>Lincoln National Life</b> Lincoln LifeElements 10yr Term	A	43	Preferred NT	\$57.35
<b>John Hancock</b> Protection Term 10	A+	43	Preferred NT	\$60.12
<b>John Hancock</b> Protection Term 10 with Vitality	A+	43	Preferred NT	\$61.92
<b>Life Insurance Company of the Southwest</b> Term 10	A+	43	Preferred NT	\$72.60
<b>Transamerica</b> Trendsetter LB 10	A	43	Preferred NT	\$73.96
<b>Assurity</b> 10 Year Term	A-	43	Preferred NT	\$80.91

## 15 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Banner</b> OPTerm 15	A+	43	Preferred NT	\$61.39
<b>American General</b> SAT - 15 Year	A	43	Preferred NT	\$61.40
<b>Pacific Life - Lynchburg</b> Promise Term 15	A+	43	Preferred NT	\$62.12
<b>Protective</b> Classic Choice Term 15	A+	43	Preferred NT	\$62.13
<b>Transamerica</b> Trendsetter Super (15 Yrs)	A	43	Preferred NT	\$64.60
<b>Savings Bank Life Insurance</b> Level Premium Term 15 (guar 15)	A	43	Preferred NT	\$67.79
<b>North American</b> ADDvantage 15 (guar 15)	A+	43	Preferred NT	\$69.08
<b>Protective</b> Custom Choice UL - 15	A+	43	Preferred NT	\$71.41
<b>Prudential Financial</b> Term Essential 15	A+	43	Preferred NT	\$73.07
<b>Lincoln National Life</b> Lincoln LifeElements 15yr Term	A	43	Preferred NT	\$73.92
<b>John Hancock</b> Protection Term 15	A+	43	Preferred NT	\$74.04
<b>John Hancock</b> Protection Term 15 with Vitality	A+	43	Preferred NT	\$76.26
<b>Nationwide</b> YourLife 15 Year Term	A+	43	Preferred NT	\$87.06
<b>Transamerica</b> Trendsetter LB 15	A	43	Preferred NT	\$97.18
<b>Assurity</b> 15 Year Term	A-	43	Preferred NT	\$100.92
<b>Life Insurance Company of the Southwest</b> Term 15	A+	43	Preferred NT	\$105.16

## 20 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Banner</b> OPTerm 20	A+	43	Preferred NT	\$83.03
<b>American General</b> SAT - 20 Year	A	43	Preferred NT	\$83.04
<b>Protective</b> Classic Choice Term 20	A+	43	Preferred NT	\$83.50
<b>Pacific Life - Lynchburg</b> Promise Term 20	A+	43	Preferred NT	\$84.03
<b>Transamerica</b> Trendsetter Super (20 Yrs)	A	43	Preferred NT	\$86.70
<b>Savings Bank Life Insurance</b> Level Premium Term 20 (guar 20)	A	43	Preferred NT	\$89.46
<b>North American</b> ADDvantage 20 (guar 20)	A+	43	Preferred NT	\$91.08
<b>John Hancock</b> Protection Term 20	A+	43	Preferred NT	\$94.20
<b>Protective</b> Custom Choice UL - 20	A+	43	Preferred NT	\$94.42
<b>Nationwide</b> YourLife 20 Year Term	A+	43	Preferred NT	\$95.81
<b>John Hancock</b> Protection Term 20 with Vitality	A+	43	Preferred NT	\$97.03
<b>Prudential Financial</b> Term Essential 20	A+	43	Preferred NT	\$99.32
<b>Lincoln National Life</b> Lincoln LifeElements 20yr Term	A	43	Preferred NT	\$102.64
<b>Assurity</b> 20 Year Term	A-	43	Preferred NT	\$125.28
<b>Transamerica</b> Trendsetter LB 20	A	43	Preferred NT	\$137.60
<b>Life Insurance Company of the Southwest</b> Term 20	A+	43	Preferred NT	\$137.72

## 25 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Banner</b> OPTerm 25	A+	43	Preferred NT	\$118.81
<b>American General</b> SAT - 25 Year	A	43	Preferred NT	\$118.82
<b>Protective</b> Classic Choice Term 25	A+	43	Preferred NT	\$119.51
<b>Pacific Life - Lynchburg</b> Promise Term 25	A+	43	Preferred NT	\$120.25
<b>Transamerica</b> Trendsetter Super (25 Yrs)	A	43	Preferred NT	\$125.80
<b>Savings Bank Life Insurance</b> Level Premium Term 25 (guar 25)	A	43	Preferred NT	\$137.83
<b>Protective</b> Custom Choice UL - 25	A+	43	Preferred NT	\$138.31
<b>Transamerica</b> Trendsetter LB 25	A	43	Preferred NT	\$172.00

## 30 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Banner</b> OPTerm 30	A+	43	Preferred NT	\$144.98
<b>American General</b> SAT - 30 Year	A	43	Preferred NT	\$144.99
<b>Protective</b> Classic Choice Term 30	A+	43	Preferred NT	\$145.83
<b>Pacific Life - Lynchburg</b> Promise Term 30	A+	43	Preferred NT	\$146.73
<b>Transamerica</b> Trendsetter Super (30 Yrs)	A	43	Preferred NT	\$154.70
<b>Savings Bank Life Insurance</b> Level Premium Term 30 (guar 30)	A	43	Preferred NT	\$155.76
<b>North American</b> ADDvantage 30 (guar 30)	A+	43	Preferred NT	\$159.72
<b>Protective</b> Custom Choice UL - 30	A+	43	Preferred NT	\$164.44
<b>Nationwide</b> YourLife 30 Year Term	A+	43	Preferred NT	\$171.06
<b>Prudential Financial</b> Term Essential 30	A+	43	Preferred NT	\$172.82
<b>Lincoln National Life</b> Lincoln LifeElements 30yr Term	A	43	Preferred NT	\$187.82
<b>John Hancock</b> Protection Term 30	A+	43	Preferred NT	\$189.61
<b>John Hancock</b> Protection Term 30 with Vitality	A+	43	Preferred NT	\$195.30
<b>Assurity</b> 30 Year Term	A-	43	Preferred NT	\$200.97
<b>Transamerica</b> Trendsetter LB 30	A	43	Preferred NT	\$219.30
<b>Life Insurance Company of the Southwest</b> Term 30	A+	43	Preferred NT	\$238.04

35 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Banner OP Term 35	A+	43	Preferred NT	\$181.82
American General SAT - 35 Year	A	43	Preferred NT	\$181.83
Protective Classic Choice Term 35	A+	43	Preferred NT	\$182.90

40 Year Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Banner OP Term 40	A+	43	Preferred NT	\$386.88
Protective Classic Choice Term 40	A+	43	Preferred NT	\$386.89



20 Year Return of Premium Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Assurity 20 Year Return of Premium Term	A-	43	Preferred NT	\$455.88

30 Year Return of Premium Term

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Assurity 30 Year Return of Premium Term	A-	43	Preferred NT	\$414.99

## Guaranteed UL to Age 85

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Pacific Life - Lynchburg Promise GUL	A+	43	Preferred NT	\$508.13
Protective Indexed Choice UL	A+	43	Preferred NT	\$536.31
Prudential Financial Founders Plus UL	A+	43	Preferred NT	\$553.97
Prudential Financial Essential UL	A+	43	Preferred NT	\$553.97
North American Custom Guarantee (Gen 9)	A+	43	Preferred NT	\$555.00
North American Protection Builder IUL	A+	43	Preferred NT	\$555.00
Protective Protective Advantage Choice UL	A+	43	Preferred NT	\$564.98
Nationwide Nationwide YourLife No-Lapse Guarantee UL II	A+	43	Preferred NT	\$566.00
Nationwide Indexed UL Protector II	A+	43	Preferred NT	\$605.00
American General Value+ Protector	A	43	Preferred NT	\$619.96
Prudential Financial VUL Protector	A+	43	Preferred NT	\$640.00
John Hancock Protection VUL	A+	43	Preferred NT	\$715.30

## Guaranteed UL to Age 90

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Pacific Life - Lynchburg</b> Promise GUL	A+	43	Preferred NT	\$508.13
<b>Protective</b> Lifetime Assurance UL	A+	43	Preferred NT	\$512.00
<b>Nationwide</b> Nationwide YourLife No-Lapse Guarantee UL II	A+	43	Preferred NT	\$582.00
<b>Protective</b> Indexed Choice UL	A+	43	Preferred NT	\$584.94
<b>Protective</b> Protective Advantage Choice UL	A+	43	Preferred NT	\$595.64
<b>North American</b> Custom Guarantee (Gen 9)	A+	43	Preferred NT	\$615.00
<b>North American</b> Protection Builder IUL	A+	43	Preferred NT	\$615.00
<b>Nationwide</b> Indexed UL Protector II	A+	43	Preferred NT	\$622.00
<b>Prudential Financial</b> Founders Plus UL	A+	43	Preferred NT	\$693.00
<b>Prudential Financial</b> Essential UL	A+	43	Preferred NT	\$693.00
<b>Prudential Financial</b> VUL Protector	A+	43	Preferred NT	\$693.00
<b>John Hancock</b> Protection VUL	A+	43	Preferred NT	\$715.30
<b>American General</b> Secure Lifetime GUL III	A	43	Preferred NT	\$779.95
<b>American General</b> Value+ Protector	A	43	Preferred NT	\$827.29

## Guaranteed UL to Age 95

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Protective</b> Lifetime Assurance UL	A+	43	Preferred NT	\$542.00
<b>Pacific Life - Lynchburg</b> Promise GUL	A+	43	Preferred NT	\$556.20
<b>Nationwide</b> Nationwide YourLife No-Lapse Guarantee UL II	A+	43	Preferred NT	\$599.00
<b>Protective</b> Protective Advantage Choice UL	A+	43	Preferred NT	\$619.58
<b>Nationwide</b> Indexed UL Protector II	A+	43	Preferred NT	\$639.00
<b>North American</b> Custom Guarantee (Gen 9)	A+	43	Preferred NT	\$665.00
<b>North American</b> Protection Builder IUL	A+	43	Preferred NT	\$665.00
<b>Prudential Financial</b> VUL Protector	A+	43	Preferred NT	\$736.00
<b>John Hancock</b> Protection VUL	A+	43	Preferred NT	\$741.17
<b>American General</b> Secure Lifetime GUL III	A	43	Preferred NT	\$837.16
<b>Prudential Financial</b> Founders Plus UL	A+	43	Preferred NT	\$849.00
<b>Prudential Financial</b> Essential UL	A+	43	Preferred NT	\$849.00

## Guaranteed UL to Age 100

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Protective</b> Lifetime Assurance UL	A+	43	Preferred NT	\$567.00
<b>Nationwide</b> Nationwide YourLife No-Lapse Guarantee UL II	A+	43	Preferred NT	\$613.00
<b>Pacific Life - Lynchburg</b> Promise GUL	A+	43	Preferred NT	\$614.44
<b>Protective</b> Protective Advantage Choice UL	A+	43	Preferred NT	\$636.09
<b>Nationwide</b> Indexed UL Protector II	A+	43	Preferred NT	\$654.00
<b>North American</b> Protection Builder IUL	A+	43	Preferred NT	\$695.00
<b>North American</b> Custom Guarantee (Gen 9)	A+	43	Preferred NT	\$695.00
<b>Prudential Financial</b> VUL Protector	A+	43	Preferred NT	\$748.00
<b>John Hancock</b> Protection VUL	A+	43	Preferred NT	\$771.89
<b>American General</b> Secure Lifetime GUL III	A	43	Preferred NT	\$872.83
<b>Prudential Financial</b> Founders Plus UL	A+	43	Preferred NT	\$983.00
<b>Prudential Financial</b> Essential UL	A+	43	Preferred NT	\$983.00

## Guaranteed UL to Age 120

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Protective</b> Lifetime Assurance UL	A+	43	Preferred NT	\$578.00
<b>Pacific Life - Lynchburg</b> Promise GUL	A+	43	Preferred NT	\$625.29
<b>Nationwide</b> Nationwide YourLife No-Lapse Guarantee UL II	A+	43	Preferred NT	\$641.00
<b>Nationwide</b> Indexed UL Protector II	A+	43	Preferred NT	\$685.00
<b>Prudential Financial</b> VUL Protector	A+	43	Preferred NT	\$750.00
<b>North American</b> Protection Builder IUL	A+	43	Preferred NT	\$755.00
<b>North American</b> Custom Guarantee (Gen 9)	A+	43	Preferred NT	\$755.00
<b>Protective</b> Protective Advantage Choice UL	A+	43	Preferred NT	\$775.96
<b>American General</b> Secure Lifetime GUL III	A	43	Preferred NT	\$894.49
<b>Prudential Financial</b> Founders Plus UL	A+	43	Preferred NT	\$1,171.00
<b>Prudential Financial</b> Essential UL	A+	43	Preferred NT	\$1,172.00

Universal Life (Maximum Non-MEC Premium)

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Nationwide Indexed UL Accumulator II	A+	43	Preferred NT	\$4,831.17
John Hancock Accumulation IUL	A+	43	Preferred NT	\$4,997.33
Life Insurance Company of the Southwest FlexLife	A+	43	Preferred NT	\$5,492.42
Prudential Financial Index Advantage UL	A+	43	Preferred NT	\$5,566.00
Life Insurance Company of the Southwest SummitLife	A+	43	Preferred NT	\$6,094.08



Premium Solve Cash Value \$1 at Age 120 with Chronic/LTCi

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Nationwide Nationwide YourLife No-Lapse Guarantee UL II	A+	43	Preferred NT	\$556.00
Life Insurance Company of the Southwest FlexLife	A+	43	Preferred NT	\$698.07
Life Insurance Company of the Southwest SummitLife	A+	43	Preferred NT	\$891.60

Whole Life

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Nationwide Paid up at 100 Whole Life	A+	43	Preferred NT	\$1,075.38
Protective Non-Par Whole Life	A+	43	Preferred NT	\$1,645.20

LTCi (Single)

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
National Guardian Life Essential LTC (Ages 40-69)	A	43	Preferred	\$131.39
Mutual of Omaha Custom (To Age 69)	A+	43	Preferred	\$185.74

Linked Benefit

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
Nationwide Care Matters 2 - Lifetime Pay	A+	43	Standard NT	\$296.26
Nationwide Care Matters 2 - Pay to 65	A+	43	Standard NT	\$399.48
Nationwide Care Matters 2 - 10 Pay	A+	43	Standard NT	\$707.37
Nationwide Care Matters 2 - 5 Pay	A+	43	Standard NT	\$1,275.71

## Premium Solve Cash Value \$1 at Age 120

Carrier / Product	AM Best Rating	Calc. Age	Presumed Health	Monthly Premium
<b>Protective</b> Indexed Choice UL	A+	43	Preferred NT	\$495.66
<b>Nationwide</b> Indexed UL Protector II	A+	43	Preferred NT	\$552.33
<b>John Hancock</b> Protection IUL	A+	43	Preferred NT	\$553.08
<b>John Hancock</b> Protection Universal Life	A+	43	Preferred NT	\$582.00
<b>Nationwide</b> Nationwide YourLife No-Lapse Guarantee UL II	A+	43	Preferred NT	\$641.00
<b>John Hancock</b> Protection VUL	A+	43	Preferred NT	\$657.00
<b>Prudential Financial</b> VUL Protector	A+	43	Preferred NT	\$666.00
<b>Prudential Financial</b> Founders Plus UL	A+	43	Preferred NT	\$791.00
<b>Prudential Financial</b> Essential UL	A+	43	Preferred NT	\$972.00
<b>Protective</b> Protective Advantage Choice UL	A+	43	Preferred NT	\$1,721.54