

**15. Please fill out this chart. (An additional chart is provided below if you have more than one product, which varies by guarantee periods and convertibility.)**

(Continued from Page 58)

	Annual Premiums Including Policy Fees, Male Age 50 \$1 mil Death Benefit	Non-Smoker Lowest Preferred Class	Non-smoker Highest Preferred Class	Non-Smoker Standard Class	Best Smoker Class
<b>Banner Life</b>					
<b>Policy Name</b>		<b>Opterm 10</b>	<b>Opterm 10</b>	<b>Opterm 10</b>	<b>Opterm 10</b>
10-year Level premium		\$1,230	\$950	\$2,320	\$5,340
20-year level premium		Not Available	Not Available	Not Available	Not Available
Age Limits		20-80	20-80	20-80	20-80
Guarantee Periods		10	10	10	10

Convertibility Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.

<b>Policy Name</b>		<b>Opterm 20</b>	<b>Opterm 20</b>	<b>Opterm 20</b>	<b>Opterm 20</b>
10-year Level premium		\$2,210	\$1,840	\$3,590	\$9,670
20-year level premium		\$2,210	\$1,840	\$3,590	\$9,670
Age Limits		20-65	20-65	20-65	20-65
Guarantee Periods		20	20	20	20

Convertibility Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.

**MetLife Investors USA Insurance Company:**

<b>Policy Name</b>	<b>GLT</b>				
10-year Level premium		\$1,289	\$1,019	\$2,159	\$4,289
20-year level premium		\$1,959	\$2,279	\$3,889	\$8,699
Age Limits	10-yr: 18-75; 20-yr: 18-65				

Guarantee Periods 10-yr: 10 years;  
20-yr: 20 years

Convertibility Earlier of level period or age 75 unless issue age is 65 and older then it is 5 years.

**Principal Financial Group:**

<b>Policy Name</b>					
10-year Level premium	10 year term	\$1,355	\$1,095	\$2,385	\$4,915
20-year level premium	20 year term	\$2,385	\$2,045	\$3,885	\$8,845
Age Limits	20-60				

Guarantee Periods Same as premium payment period

Convertibility To age 65

**Prudential**

<b>Policy Name</b>	<b>Term Essential</b>				
10-year Level premium		\$995	\$1,255	\$1,725	\$4,265
20-year level premium		\$1,845	\$2,215	\$3,045	\$7,795
Age Limits		18-75 (10) 18-70 (15) 18-65 (20) 18-50 (30) Issues ages may vary by state	Same	Same	18-75 (10) 18-70 (15) 18-60 (20) 18-45 (30) Issues ages may vary by state

Guarantee Periods 10, 15, 20, 30 years following the level premium period, rates increase yearly and are not guaranteed

Convertibility Convertible to the end of the level premium period or age 65, whichever is earlier, but never less than 5 years.

(Continued on Page 62)