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- **Market-Leading Pricing** – with most AG Select-a-Term premium rates ranking among the leaders in popular durations and risk classes.¹
- **17 Tactical Term Periods** – empowering your clients to choose policy durations that precisely match their needs.



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Male, Age 35, \$250,000, 15-year, PPNT	Monthly Premium²
AG Select-a-Term	\$11.81
Banner OPTerm - Policy Form No. ICC12OPTN	13.78
SBLI Guaranteed Level Term - Policy Form No. B-56	14.14
Transamerica Trendsetter Super- Policy Form No. 2-303 36-107	14.20
Prudential Term Essential - Policy Form No. PLTIC-2008	20.93
Female, Age 30, \$500,000, 20-year, SNT	
AG Select-a-Term	\$33.22
MetLife Guaranteed Level Term - Policy Form No. 5E-23-12	35.01
North American ADDvantage - Policy Form No. LS174	36.52
Prudential Term Essential - Policy Form No. PLTIC-2008	43.65
Lincoln LifeElements - Policy Form No. TRM5065	47.25
Male, Age 45, \$500,000, 20-year, PPNT	
AG Select-a-Term	\$51.81
Transamerica Trendsetter Super - Policy Form No. 2-303 36-107	52.90
Mutual of Omaha Term Life Answers - Policy Form No. 6182L-0696	54.47
MetLife Guaranteed Level Term - Policy Form No. 5E-23-12	54.36
Prudential Term Essential - Policy Form No. PLTIC-2008	56.25
Female, Age 40, \$1,500,000, 30-year, PPNT	
AG Select-a-Term	\$122.31
North American ADDvantage - Policy Form No. LS174	124.52
Principal Term Life - Policy Form No. ICC13 SN 89	127.09
Mutual of Omaha Term Life Answers - Policy Form No. 6182L-0696	130.16
Prudential Term Essential - Policy Form No. PLTIC-2008	135.90
Male, Age 50, \$1,500,000, 15-YEAR, PPNT	
AG Select-a-Term	\$162.53
Banner OPTerm - Policy Form No. ICC12OPTN	165.59
North American ADDvantage - Policy Form No. LS174	166.76
MetLife Guaranteed Level Term - Policy Form No. 5E-23-12	169.56
Principal Term Life - Policy Form No. ICC13 SN 89	170.11
Male, Age 50, \$500,000, 30-YEAR, SNT	
AG Select-a-Term	\$268.50
Banner OPTerm - Policy Form No. ICC12OPTN	271.60
Mutual of Omaha Term Life Answers - Policy Form No. 6182L-0696	277.59
Lincoln LifeElements - Policy Form No. TRM5065	271.47
Transamerica Trendsetter Super - Policy Form No. 2-303 36-107	276.93

¹ Comparison based on 15, 20, 25, 30 year term durations, male and female quinquennial ages 20-75, \$250K, \$500K and \$1.5M face amounts in non-tobacco underwriting classes, against 14 leading competitors. 960 cells sampled on 03/25/2016.

² Competitors premium rates current as of 03/25/2016. Every attempt has been made to verify accuracy of information, but rates may change at any time. PNT: Preferred Non-tobacco; PPNT: Preferred Plus Non-tobacco.

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