

Rate comparisons

Our 10-Year Term insurance could be an attractive option for clients seeking protection for a guaranteed period of time. See how our rates compare to those of other providers.

Male, \$1 million death benefit | Preferred, Non-Tobacco

Age	Company	Premium
35	American General – Select-A-Term 10	\$299
	Transamerica – Trendsetter Super 10	\$300
	Pacific Life – Pacific Promise Term 10	\$309
	Principal – 10-Year Term	\$309
	Protective – Classic Choice Term	\$331
	Lincoln National – Life Element 10	\$331
	Midland National – Premier 10 Term	\$345
	Nationwide – Guaranteed Level Term 10	\$345
	Securian – Advantage Elite Select	\$345
American National – Signature Term 10	\$370	
45	Protective – Classic Choice Term	\$669
	Transamerica – Trendsetter Super 10	\$670
	Principal – 10-Year Term	\$670
	Pacific Life – Pacific Promise Term 10	\$679
	Lincoln National – Life Element 10	\$679
	American General – Select-A-Term 10	\$679
	Nationwide – Guaranteed Level Term 10	\$715
	Midland National – Premier 10 Term	\$725
	American National – Signature Term 10	\$740
Banner Life – OPTerm 10	\$775	
55	American General – Select-A-Term 10	\$1,659
	Protective – Classic Choice Term	\$1,659
	Lincoln National – Life Element 10	\$1,659
	Principal – 10-Year Term	\$1,659
	Transamerica – Trendsetter Super 10	\$1,660
	Pacific Life – Pacific Promise Term 10	\$1,662
	Banner Life – OPTerm 10	\$1,718
	John Hancock – Protection Term 10	\$1,719
	Nationwide – Guaranteed Level Term 10	\$1,735
Midland National – Premier 10 Term	\$1,775	

Information is current as of September 2022.

Male, \$1 million death benefit | Standard, Non-Tobacco

Age	Company	Premium
35	Transamerica – Trendsetter Super 10	\$520
	Pacific Life – Pacific Promise Term 10	\$529
	Principal – 10-Year Term	\$529
	American General - Select-A-Term 10	\$529
	Protective – Classic Choice Term	\$541
	Lincoln National – Life Element 10	\$541
	Midland National – Premier 10 Term	\$555
	Securian – Advantage Elite Select	\$575
	Banner Life – OPTerm 10	\$575
	Nationwide – Guaranteed Level Term 10	\$585
45	Banner Life – OPTerm 10	\$1,109
	Protective – Classic Choice Term	\$1,109
	Principal – 10-Year Term	\$1,109
	Transamerica – Trendsetter Super 10	\$1,110
	Pacific Life – Pacific Promise Term 10	\$1,110
	Lincoln National – Life Element 10	\$1,110
	American General - Select-A-Term 10	\$1,110
	Midland National – Premier 10 Term	\$1,185
	American National – Signature Term 10	\$1,270
Nationwide – Guaranteed Level Term 10	\$1,285	
55	Banner Life – OPTerm 10	\$2,819
	Protective – Classic Choice Term	\$2,819
	Principal – 10-Year Term	\$2,819
	Lincoln National – Life Element 10	\$2,819
	Transamerica – Trendsetter Super 10	\$2,820
	Pacific Life – Pacific Promise Term 10	\$2,829
	American General – Select-A-Term 10	\$2,829
	Midland National – Premier 10 Term	\$2,935
	American National – Signature Term 10	\$3,060
Mass Mutual – Vantage Term10	\$3,115	

Information is current as of September 2022.



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The rates of products from other companies were not furnished by these companies. If there are questions regarding the rates, please contact a representative of the company. Guarantees are based on the claims-paying ability of Principal Life Insurance Company.

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