

Rate comparisons

Our 15-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 15	\$379
	Protective – Classic Choice Term	\$379
	Principal – 15-Year Term	\$379
	Pacific Life – Pacific Promise Term 15	\$389
	Transamerica – Trendsetter Super 15	\$390
	Banner Life – OPTerm 15	\$414
	Lincoln National – Life Element 15	\$414
	Midland National – Premier 15 Term	\$435
	Securian – Advantage Elite Select	\$449
Mass Mutual – Vantage Term 15	\$455	
45	Banner Life – OPTerm 15	\$889
	Protective – Classic Choice Term	\$889
	Principal – 15-Year Term	\$889
	American General – Select-A-Term 15	\$889
	Pacific Life – Pacific Promise Term 15	\$889
	Lincoln National – Life Element 15	\$889
	Transamerica – Trendsetter Super 15	\$890
	Midland National – Premier 15 Term	\$965
	American National – Signature Term 15	\$1,000
Securian – Advantage Elite Select	\$1,005	
55	American General - Select-A-Term 15	\$2,379
	Banner Life – OPTerm 15	\$2,379
	Protective – Classic Choice Term	\$2,379
	Principal – 15-Year Term	\$2,379
	Lincoln National – Life Element 15	\$2,379
	Pacific Life – Pacific Promise Term 15	\$2,379
	Transamerica – Trendsetter Super 15	\$2,380
	John Hancock – Protection Term 15	\$2,563
	Midland National - Premier 15 Term	\$2,575
Securian – Advantage Elite Select	\$2,684	

Information is current as of September 2022.

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

Age	Company	Premium
35	Banner Life – OPTerm 15	\$633
	Protective – Classic Choice Term	\$633
	Principal - 15-Year Term	\$633
	American General - Select-A-Term 15	\$633
	Pacific Life – Pacific Promise Term15	\$633
	Transamerica – Trendsetter Super 15	\$640
	Lincoln National – Life Element 15	\$644
	Midland National - Premier 15 Term	\$695
	Mass Mutual – Vantage Term 15	\$755
Securian – Advantage Elite Select	\$764	
45	Banner Life – OPTerm 15	\$1,467
	Protective – Classic Choice Term	\$1,467
	Principal – 15-Year Term	\$1,467
	American General - Select-A-Term 15	\$1,467
	Pacific Life – Pacific Promise Term15	\$1,467
	Lincoln National – Life Element 15	\$1,467
	Transamerica – Trendsetter Super 15	\$1,470
	Midland National - Premier 15 Term	\$1,565
	American National – Signature Term 15	\$1,660
Mass Mutual – Vantage Term 15	\$1,695	
55	Banner Life – OPTerm 15	\$3,599
	American General - Select-A-Term 15	\$3,599
	Protective – Classic Choice Term	\$3,599
	Principal – 15-Year Term	\$3,599
	Lincoln National – Life Element 15	\$3,599
	Pacific Life – Pacific Promise Term15	\$3,599
	Transamerica – Trendsetter Super 15	\$3,600
	Midland National - Premier 15 Term	\$3,845
	American National – Signature Term 15	\$4,040
Mass Mutual – Vantage Term 15	\$4,155	

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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