

# Rate comparisons

Our 20-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	Banner – OPTerm 20	\$519
	Protective – Classic Choice Term	\$519
	<b>Principal – 20-Year Term</b>	<b>\$519</b>
	American General – Select-A-Term 20	\$519
	Transamerica – Trendsetter Super 20	\$520
	Pacific Life – Pacific Promise Term 20	\$529
	Lincoln National – Life Element 20	\$535
	Midland National – Premier 20 Term	\$575
	Nationwide – Guaranteed Level Term 20	\$585
American National – Signature Term 20	\$590	
45	Banner – OPTerm 20	\$1,199
	Protective – Classic Choice Term	\$1,199
	<b>Principal – 20-Year Term</b>	<b>\$1,199</b>
	Transamerica – Trendsetter Super 20	\$1,200
	American General – Select-A-Term 20	\$1,209
	Pacific Life – Pacific Promise Term 20	\$1,209
	Lincoln National – Life Element 20	\$1,209
	Midland National – Premier 20 Term	\$1,275
	American National – Signature Term 20	\$1,290
Nationwide – Guaranteed Level Term 20	\$1,295	
55	Banner – OPTerm 20	\$2,979
	Protective – Classic Choice Term	\$2,979
	<b>Principal – 20-Year Term</b>	<b>\$2,979</b>
	Transamerica – Trendsetter Super 20	\$2,980
	Pacific Life – Pacific Promise Term 20	\$2,989
	American General – Select-A-Term 20	\$2,989
	Lincoln National – Life Element 20	\$2,989
	John Hancock – Protection Term 20	\$3,187
	Midland National – Premier 20 Term	\$3,225
American National – Signature Term 20	\$3,250	

Information is current as of September 2022.

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

Age	Company	Premium
35	Banner Life – OPTerm 20	\$846
	Protective – Classic Choice Term	\$846
	<b>Principal – 20-Year Term</b>	<b>\$846</b>
	American General – Select-A-Term 20	\$847
	Pacific Life – Pacific Promise Term 20	\$847
	Transamerica – Trendsetter Super 20	\$850
	Lincoln National – Life Element 20	\$857
	Midland National – Premier 20 Term	\$915
	American National – Signature Term 20	\$940
Securian – Advantage Elite Select	\$975	
45	Banner Life – OPTerm 20	\$1,859
	Protective – Classic Choice Term	\$1,859
	<b>Principal – 20-Year Term</b>	<b>\$1,859</b>
	American General – Select-A-Term – 20	\$1,859
	Pacific Life – Pacific Promise Term20	\$1,859
	Transamerica – Trendsetter Super 20	\$1,860
	Lincoln National – Life Element 20	\$1,869
	Midland National – Premier 20 Term	\$2,075
	American National – Signature Term 20	\$2,110
Mass Mutual – Vantage Term 20	\$2,155	
55	Banner Life – OPTerm 20	\$4,989
	Protective – Classic Choice Term	\$4,989
	<b>Principal – 20-Year Term</b>	<b>\$4,989</b>
	American General – Select-A-Term 20	\$4,989
	Lincoln National – Life Element 20	\$4,989
	Pacific Life – Pacific Promise Term20	\$4,989
	Transamerica – Trendsetter Super 20	\$4,990
	Midland National – Premier 20 Term	\$5,285
	American National – Signature Term 20	\$5,430
Securian – Advantage Elite Select	\$5,559	

Information is current as of September 2022.



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