

# Rate comparisons

Our 30-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 Life – OPTerm 30	\$898
	Protective – Classic Choice Term	\$898
	American General – Select-A-Term 30	\$898
	Pacific Life – Pacific Promise Term 30	\$898
	Lincoln National – Life Element 30	\$899
	<b>Principal – 30-Year Term</b>	<b>\$899</b>
	Transamerica – Trendsetter Super 30	\$920
	Midland National – Premier 30 Term	\$925
	Nationwide – Guaranteed Level Term 30	\$965
Securian – Advantage Elite Select	\$991	
45	Banner Life – OPTerm 30	\$2,109
	Protective – Classic Choice Term	\$2,109
	American General – Select-A-Term 30	\$2,109
	Pacific Life – Pacific Promise Term 30	\$2,109
	Lincoln National – Life Element 30	\$2,109
	<b>Principal – 30-Year Term</b>	<b>\$2,109</b>
	Transamerica – Trendsetter Super 30	\$2,110
	Midland National – Premier 30 Term	\$2,225
	Nationwide – Guaranteed Level Term 30	\$2,325
Securian – Advantage Elite Select	\$2,350	
55	Banner Life – OPTerm 30	\$3,362
	Protective – Classic Choice Term	\$3,362
	Pacific Life – Pacific Promise Term30	\$3,362
	American General – Select-A-Term 30	\$3,362
	Lincoln National – Life Element 30	\$3,439
	<b>Principal – 30-Year Term</b>	<b>\$3,439</b>
	Transamerica – Trendsetter Super 30	\$3,440
	Midland National – Premier 30 Term	\$3,585
	Nationwide – Guaranteed Level Term 30	\$3,655
Securian – Advantage Elite Select	\$3,732	

Information is current as of September 2022.

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

Age	Company	Premium
35	Banner Life – OPTerm 30	\$1,449
	Protective – Classic Choice Term	\$1,449
	American General – Select-A-Term 30	\$1,449
	Pacific Life – Pacific Promise Term 30	\$1,449
	Lincoln National – Life Element 30	\$1,449
	<b>Principal – 30-Year Term</b>	<b>\$1,449</b>
	Transamerica – Trendsetter Super 30	\$1,450
	Midland National – Premier 30 Term	\$1,585
	Nationwide – Guaranteed Level Term 30	\$1,645
	Mass Mutual – Vantage Term 30	\$1,695
45	Banner Life – OPTerm 30	\$3,349
	Protective – Classic Choice Term	\$3,349
	American General – Select-A-Term 30	\$3,349
	Pacific Life – Pacific Promise Term 30	\$3,349
	Lincoln National – Life Element 30	\$3,349
	<b>Principal – 30-Year Term</b>	<b>\$3,349</b>
	Transamerica – Trendsetter Super 30	\$3,350
	Midland National – Premier 30 Term	\$3,675
	Mass Mutual – Vantage Term 30	\$3,855
	American National – Signature Term 30	\$3,890
55	Banner Life – OPTerm 30	\$5,329
	Protective – Classic Choice Term	\$5,329
	American General – Select-A-Term 30	\$5,329
	Pacific Life – Pacific Promise Term 30	\$5,329
	Lincoln National – Life Element 30	\$5,329
	<b>Principal – 30-Year Term</b>	<b>\$5,329</b>
	Transamerica – Trendsetter Super 30	\$5,330
	Midland National – Premier 30 Term	\$5,695
	Mass Mutual – Vantage Term 30	\$6,125
	Nationwide – Guaranteed Level Term 30	\$6,215

Information is current as of September 2022.



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