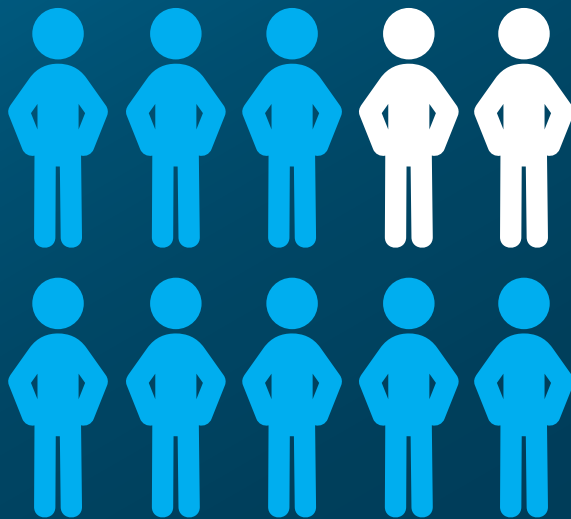


# What's your guess on the cost of a \$1 million term life policy?

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- Price guaranteed for as much as 20 or 30 years
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8 in 10 Americans **OVERESTIMATE** the cost of life insurance.



AWESOME!  
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A WINNER!

NAH, YOU  
JUST TOOK  
A LUCKY  
GUESS.

2015 Insurance Barometer Study,  
Life Happens and LIMRA



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Monthly Premiums for \$1,000,000 OPTerm Death Benefit					
Class	Age	20 yr. Male	20 yr. Female	30 yr. Male	30 yr. Female
Preferred Plus Non-Tobacco	30	\$36.97	\$62.12	\$30.62	\$49.87
	40	\$59.50	\$108.50	\$48.12	\$84.00
	50	\$151.37	\$265.12	\$110.16	\$196.76
Preferred Non-Tobacco	30	\$49.79	\$80.06	\$38.50	\$63.87
	40	\$73.85	\$127.22	\$62.12	\$98.87
	50	\$181.56	\$328.12	\$134.31	\$227.87
Standard Plus Non-Tobacco	30	\$60.37	\$105.00	\$50.75	\$85.75
	40	\$98.00	\$173.25	\$79.62	\$129.85
	50	\$246.07	\$437.50	\$175.00	\$301.87

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