

INTEGRATED INSIGHTS . . .

Group Term Life insurance is not the value it appears to be!

It's not hard to relate to the convenience of group life. You can't make it any simpler than checking a box, naming a beneficiary and signing your name. It's easy to do the math on the long term value, savings and flexibility of owning individual term life insurance.

Advantages of Individual Life Insurance:

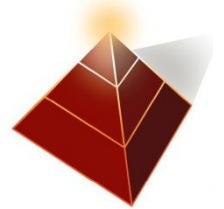
- Better long term pricing
- Portability, flexibility & control
- Better conversion options
- Higher amounts of coverage
- Guaranteed pricing
- Wider range of benefits

Do the Math. How does it compare?

Sample Group Life Plan - Per \$1,000 Cost & Pricing for \$500,000 of coverage

Age Group	Per \$1,000 Cost	Monthly Price for \$500,000	Annualized Premium
Under 25	\$ 0.08	\$ 40	\$ 480
25-29	\$ 0.09	\$ 45	\$ 540
30-34	\$ 0.10	\$ 50	\$ 600
35-39	\$ 0.11	\$ 55	\$ 660
40-44	\$ 0.13	\$ 65	\$ 780
45-49	\$ 0.19	\$ 95	\$ 1,140
50-54	\$ 0.28	\$ 140	\$ 1,680
55-59	\$ 0.51	\$ 255	\$ 3,060
60-64	\$ 0.76	\$ 380	\$ 4,560

Values as of 4/2022



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Group Term v. Individual Term - \$500,000 Price Comparison

35 Year Old Male - 30 Year Term

Group Life	Monthly Premium	Annualized Premium	Annual for 5 years
A35-39	\$55	\$660	\$3,300
A40-44	\$65	\$780	\$3,900
A45-49	\$95	\$1,140	\$5,700
A50-54	\$140	\$1,680	\$8,400
A55-59	\$255	\$3,060	\$15,300
A60-64	\$380	\$4,560	\$22,800

Total Cumulative Premium \$59,400

Group Life 30 Year Term

\$1,980 Average Annual Premium
\$165.00 Average Monthly Premium

Fully Underwritten- 30 Yr LT, Mo. Prem

SuperPNS	PrefNS	NS+	NS
\$29.73	\$38.65	\$48.44	\$60.76

45 Year Old Male - 20 Year Term

Group Life	Monthly Premium	Annualized Premium	Annual for 5 years
A45-49	\$95	\$1,140	\$5,700
A50-54	\$140	\$1,680	\$8,400
A55-59	\$255	\$3,060	\$15,300
A60-64	\$380	\$4,560	\$22,800

Total Cumulative Premium \$52,200

Group Life 20 Year Term

\$2,610 Average Annual Premium
\$217.50 Average Monthly Premium

Fully Underwritten- 20 Yr LT, Mo. Prem

SuperPNS	PrefNS	NS+	NS
\$46.62	\$54.93	\$74.37	\$87.96

50 Year Old Male - 15 Year Term

Group Life	Monthly Premium	Annualized Premium	Annual for 5 years
A50-54	\$140	\$1,680	\$8,400
A55-59	\$255	\$3,060	\$15,300
A60-64	\$380	\$4,560	\$22,800

Total Cumulative Premium \$46,500

Group Life 15 Year Term

\$3,100 Average Annual Premium
\$258.33 Average Monthly Premium

Fully Underwritten-15 Yr LT, Mo. Prem

SuperPNS	PrefNS	NS+	NS
\$53.97	\$62.82	\$87.97	\$102.83

55 Year Old Male - 10 Year Term

Group Life	Monthly Premium	Annualized Premium	Annual for 5 years
A55-59	\$255	\$3,060	\$15,300
A60-64	\$380	\$4,560	\$22,800

Total Cumulative Premium \$38,100

Group Life 10 Year Term

\$3,810 Average Annual Premium
\$317.50 Average Monthly Premium

Fully Underwritten- 10 Yr LT, Mo. Prem

SuperPNS	PrefNS	NS+	NS
\$67.15	\$80.08	\$107.10	\$125.69

Values as of 4/2022