



## Market-Leading Position

New low rates

We've reduced premium rates and increased our competitiveness in the most popular term periods and risk classes.

Now, we're in a market-leading position in 15, 20, 25, and 30 year term non-tobacco classes. Look at these examples, and...

**CHOOSE WISELY**  
 Market Leading Price 17 Term Periods  
 Choose AG Select-a-Term.

<b>MALE, AGE 50 \$1,500,000, 15-YEAR PPNT</b>	<b>Annual Premium<sup>1</sup></b>
<b>AG Select-a-Term</b>	<b>\$1,879.00</b>
MetLife Guaranteed Level Term	1,884.00
North American ADDvantage	1,925.00
Principal Term Life	1,963.19
Banner OPTerm	1,995.00
<b>FEMALE, AGE 30 \$500,000, 20-YEAR PNT</b>	
<b>AG Select-a-Term</b>	<b>\$259.00</b>
Transamerica Trendsetter Super	260.00
SBLI Guaranteed Level Term	260.00
Banner OPTerm	260.00
Protective Custom Choice UL	260.07
<b>MALE, AGE 45 \$500,000, 20-YEAR SNT</b>	
<b>AG Select-a-Term</b>	<b>\$1,139.00</b>
Transamerica Trendsetter Super	1,140.00
Protective Custom Choice UL	1,147.07
MetLife Guaranteed Level Term	1,149.00
Banner OPTerm	1,150.00
<b>MALE, AGE 40 \$1,500,000, 20-YEAR PPNT</b>	
<b>AG Select-a-Term</b>	<b>\$934.00</b>
Genworth Colony Term	935.00
Protective Custom Choice UL	938.92
MetLife Guaranteed Level Term	939.00
<b>MALE, AGE 45 \$500,000, 25-YEAR SNT</b>	
<b>AG Select-a-Term</b>	<b>\$1,694.00</b>
Protective Custom Choice UL	1,695.96
SBLI Guaranteed Level Term	1,765.00
Transamerica Trendsetter Super	1,770.00
<b>MALE, AGE 40 \$1,500,000, 30-YEAR PPNT</b>	
<b>AG Select-a-Term</b>	<b>\$1,789.00</b>
Protective Custom Choice UL	1,800.92
North American ADDvantage	1,805.00
Transamerica Trendsetter Super	1,815.00
Prudential Term Essential	1,825.00

For more information:  
 Stephens-Matthews Marketing  
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<sup>1</sup> All premium rates current as of 1/26/2015. Every attempt has been made to verify accuracy of information, but rates may change at any time.  
 PNT: Preferred Non-tobacco; PPNT: Preferred Plus Non-tobacco, SNT: Standard Non-tobacco.  
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