

# Traditional 30-Year Term

**AGE 37 Male – Super Preferred**

Length of Term Insurance	Death Benefit	Monthly Premium	Premiums Paid into Policy
30 Year term	3 Million	\$227.48	<b>\$81,892.80</b>

**VS.**

# Term Laddering

**BIG**  
Price Difference

**AGE 37 Male – Super Preferred**

Length of Term Insurance	Death Benefit	Monthly Premium	Premiums Paid into Policy
10 year term	1 Million	\$25.96	\$3,115.20
20 year term	1 Million	\$43.56	\$10,454.40
30 year term	1 Million	\$79.64	\$28,670.40
<b>TOTAL</b>		<b>\$149.16</b>	<b>\$42,240.00</b>

\*Monthly premium shown would be \$149.16 for years 1-10, \$123.20 for years 11-20, and \$79.64 for remaining 10 years.

\* Hypothetical examples and illustrations are not intended to predict future performance. The use of alternate assumptions could produce significantly different results. Illustrations are not complete unless all pages are included.