

Sage Term competitive rates lead the pack.



\$500,000 20-Year Level Premium Term, Male age 40, Preferred Plus non-tobacco*

Carrier	Product	Annual premium
Sagicor Life Insurance Company	Sage Term 20	\$308
Transamerica Life Insurance Company	Trendsetter® Super term life insurance	\$340
Principal National Life Insurance Company	Principal® 20-Year Term	\$341
Protective Life Insurance Company	Protective® Classic Choice Term 20	\$342
American General Life Insurance Company	AG Select-a-Term®	\$349
Penn Mutual Life Insurance Company	Protection Non-Convertible Term (eApp ONLY)	\$349

\$500,000 20-Year Level Premium Term, Male age 40, Standard non-tobacco*

Carrier	Product	Annual premium
Sagicor Life Insurance Company	Sage Term 20	\$631
Banner Life Insurance Company	OPTerm 20	\$664
Protective Life Insurance Company	Protective® Classic Choice Term 20	\$664
Cincinnati Life Insurance Company	Termsetter 20	\$675
Principal National Life Insurance Company	Principal® 20-Year Term	\$677
American General Life Insurance Company	AG Select-a-Term®	\$677

*The comparison illustrations shown were compiled by Sagicor using Compulife Software, Inc. These comparisons were sourced from Compulife as of December 10, 2020. They compare premium only and are based on a male client, age 40, preferred plus non-tobacco and standard non-tobacco, \$500,000 death benefit, annual level premiums for 20 years. The comparison products have features, benefits and limitations that are not shown, including A.M. Best ratings and premium payment options. It is not a complete list of insurers that offer level premium term products. Premium shown is subject to change. The descriptions of the competitor term products were not furnished by the insurance companies named above. If there are questions regarding the competitor products, your client should be advised to contact a representative of that company. Service marks and registered trademarks shown are owned by the respective companies.

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- No doctor visits or blood and urine samples
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