

| Company | Safety Rating | Annual Premium \$ | Monthly Premium \$ | Pricing Method |
|---|---------------|-------------------|--------------------|----------------|
| MANHATTAN LIFE INS CO (PREFERRED) | | | | |
| GUARANTEE TRUST LIFE INS CO | | | | |
| MUTUAL OF OMAHA INS CO | | | | |
| MASSACHUSETTS MUTUAL LIFE INS CO (TOBACCO) | | | | |
| AETNA LIFE/AMERICAN GRANDPARENTS ASSN | | | | |
| USAA LIFE INSURANCE COMPANY (TOBACCO) | | | | |
| FIRST HEALTH LIFE & HEALTH INS CO | | | | |
| TRANSAMERICA LIFE INS CO (TOBACCO) | | | | |
| AMERICO FINANCIAL LIFE & ANNUITY INS CO (TOBACCO) | B- | \$2,148.00 | \$179.00 | A |
| PAN-AMERICAN LIFE INS CO (TOBACCO) | B | \$2,152.00 | NA | A |
| AMERICAN REPUBLIC INS CO | A- | \$2,154.00 | \$179.00 | A |
| BANKERS FIDELITY ASSURANCE CO (PREFERRED) | B- | \$2,197.00 | \$183.00 | A |
| COMBINED INS OF AMER (STANDARD TOBACCO) | B- | \$2,234.00 | \$186.00 | A |
| MUTUAL OF OMAHA INS CO (TOBACCO) | B | \$2,244.00 | \$187.00 | A |
| UNITED AMERICAN INS CO | B- | \$2,256.00 | \$188.00 | A |
| MANHATTAN LIFE INS CO | B | \$2,273.00 | \$189.00 | A |
| RESERVE NATIONAL INS CO (PREFERRED) | B- | \$2,276.00 | \$190.00 | A |
| AMERICAN REPUBLIC CORP INS CO (PREFERRED) | B | \$2,498.00 | \$208.00 | A |
| BANKERS FIDELITY ASSURANCE CO | B- | \$2,527.00 | \$211.00 | A |
| RESERVE NATIONAL INS CO | B- | \$2,618.00 | \$218.00 | A |
| RESERVE NATIONAL INS CO (PREFERRED TOBACCO) | B- | \$2,618.00 | \$218.00 | A |
| GERBER LIFE INS CO | B+ | \$2,724.00 | \$227.00 | A |
| OXFORD LIFE INS CO | B+ | \$2,897.00 | \$249.00 | A |
| AMERICAN REPUBLIC CORP INS CO | B | \$2,939.00 | \$245.00 | A |
| RESERVE NATIONAL INS CO (TOBACCO) | B- | \$3,011.00 | \$251.00 | A |
| GERBER LIFE INS CO (TOBACCO) | B+ | \$3,131.00 | \$261.00 | A |
| OXFORD LIFE INS CO (TOBACCO) | B+ | \$3,332.00 | \$287.00 | A |
| HUMANA INS CO (PREFERRED) | A | \$3,360.00 | \$280.00 | A |
| HUMANA INS CO | A | \$5,010.00 | \$417.00 | A |

This 75 year old woman from Pennsylvania would save over \$1,500 annually by selecting Physicians Mutual Insurance Co. (an A+ rated company), and she would get the exact same benefits as any other plan on this list!

| Companies with a Safety Rating of C- to C+ | | | | |
|---|----|------------|----------|---|
| TRANSAMERICA PREMIER LIFE INS CO | C+ | \$1,324.00 | \$110.00 | A |
| UNITEDHEALTHCARE (DISCOUNT) ** | C | \$1,410.00 | \$117.00 | N |
| TRANSAMERICA PREMIER LIFE INS CO (TOBACCO) | C+ | \$1,456.00 | \$121.00 | A |
| CONTINENTAL LIFE INS OF BRENTWOOD (PREFERRED) | C+ | \$1,529.00 | \$127.00 | A |
| UNITEDHEALTHCARE (TOBACCO DISCOUNT) ** | C | \$1,551.00 | \$129.00 | N |
| GLOBE LIFE & ACCIDENT INS CO | C+ | \$1,636.00 | \$142.00 | A |

● Company guarantees the issuance of this plan, to a person of your age, regardless of health status.
 ** Policies sold only through AARP.

| Company | Safety Rating | Annual Premium \$ | Monthly Premium \$ | Pricing Method |
|--|---------------|-------------------|--------------------|----------------|
| Companies with a Safety Rating of B- or higher | | | | |
| (TOBACCO) | B | \$1,354.00 | NA | A |
| (TOBACCO) | B | \$1,489.00 | NA | A |
| (TOBACCO) | A- | \$1,655.00 | NA | A |
| (TOBACCO) | B | \$1,657.00 | \$138.00 | A |
| (TOBACCO) | B- | \$1,684.00 | \$140.00 | A |
| (TOBACCO) | B- | \$1,694.00 | \$141.00 | A |
| (TOBACCO) | B | \$1,741.00 | \$145.00 | A |
| (TOBACCO) | B- | \$1,741.00 | \$151.00 | A |
| (TOBACCO) | B | \$1,761.00 | \$147.00 | A |
| (TOBACCO) | B+ | \$1,766.00 | \$147.00 | A |
| (TOBACCO) | B- | \$1,769.00 | \$147.00 | A |
| (TOBACCO) | B | \$1,784.00 | \$149.00 | A |
| (TOBACCO) | A+ | \$1,790.00 | \$149.00 | A |
| (TOBACCO) | B | \$1,805.00 | \$180.00 | A |
| (TOBACCO) | A- | \$1,821.00 | \$152.00 | A |
| (TOBACCO) | A- | \$1,831.00 | \$153.00 | A |
| (TOBACCO) | B- | \$1,867.00 | \$156.00 | A |
| (TOBACCO) | B | \$1,873.00 | NA | A |
| (TOBACCO) | B- | \$1,880.00 | \$157.00 | A |
| (TOBACCO) | B | \$1,891.00 | \$158.00 | A |
| (TOBACCO) | A | \$1,918.00 | \$157.00 | A |
| (TOBACCO) | B- | \$1,934.00 | \$168.00 | A |
| (TOBACCO) | B- | \$1,935.00 | \$161.00 | A |
| (TOBACCO) | B- | \$1,936.00 | \$161.00 | A |
| (TOBACCO) | B+ | \$1,944.00 | \$162.00 | A |
| (TOBACCO) | B | \$1,944.00 | \$162.00 | I |
| (TOBACCO) | A- | \$1,947.00 | NA | A |
| (TOBACCO) | B- | \$1,962.00 | \$164.00 | A |
| (TOBACCO) | B | \$1,962.00 | \$163.00 | A |
| (TOBACCO) | B- | \$1,964.00 | \$164.00 | A |
| (TOBACCO) | B | \$1,985.00 | \$199.00 | A |
| (TOBACCO) | A+ | \$1,989.00 | \$166.00 | A |
| (TOBACCO) | B | \$2,003.00 | \$167.00 | A |
| (TOBACCO) | B | \$2,024.00 | \$169.00 | A |
| (TOBACCO) | B- | \$2,030.00 | \$169.00 | A |

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