

Sample Client

3/25/2008

Thank you for allowing Advisor Insurance Resource the opportunity to earn your life insurance business. We have reviewed your health history and feel the policy option comparison on the following page represents the most likely health classification you qualify for. When applying for life insurance, Advisor Insurance Resource will always seek the best rate classification for the lowest possible premium.

The insurance companies and policies found in our comparison are, in our opinion, the best available options to meet your life insurance needs. We have evaluated each of the companies financial ratings, convertibility options, renewability options, reputation, customer service experience and policy pricing to arrive at this conclusion.

A detailed report of each company's financial ratings is available on our website at [www.advisorinsuranceresource.com](http://www.advisorinsuranceresource.com), click on "Company Financial Ratings" located on the left side of the page.

The application process for all policies listed in our comparison is fairly simple and requires approximately one total hour of your time. This includes a telephone application process and a required medical examination. We strive to make the application process as quick and easy as possible.

Once a policy is in force we will supply a copy of the schedule pages to your financial advisor for their files.

Please call me at (866) 942-8141 or e-mail me at [Bob@AdvisorInsuranceResource.com](mailto:Bob@AdvisorInsuranceResource.com) with any questions you have or if you are ready to begin the application process.

Sincerely,

Bob Gertie  
Advisor Insurance Resource

**20 Year Level Term Guaranteed Survey**

Annual Premiums

\*\* Minimum Best Rating: A- Excellent Minimum size Category: Quote all with Best category

Face Amount: **\$1,000,000**

Prepared for Sample Client

Page 1 of 2

Prepared by Bob Gertie

Illinois

Male Age: 43/44

Non-Smoker Preferred

<p><b>American General Life Insurance Company</b>                      Select-a-Term - 20 Year                      Preferred Non-Tobacco (PfNS)                      AMB # 06058 A++ gu XV (2-14-08) **</p> <table border="0"> <thead> <tr> <th></th> <th>Current</th> <th>Guaranteed</th> </tr> </thead> <tbody> <tr> <td>Age 44</td> <td></td> <td>1,270.00</td> </tr> <tr> <td>Age 64</td> <td>36,060.00 *</td> <td>38,100.00</td> </tr> <tr> <td>Age 65</td> <td>40,020.00 *</td> <td>42,320.00</td> </tr> <tr> <td>Age 66</td> <td>43,790.00 *</td> <td>46,860.00</td> </tr> <tr> <td>Age 67</td> <td>47,490.00 *</td> <td>51,780.00</td> </tr> <tr> <td>Age 68</td> <td>51,420.00 *</td> <td>57,060.00</td> </tr> </tbody> </table> <p>Renewable to 95                                  Convertible to 64</p>		Current	Guaranteed	Age 44		1,270.00	Age 64	36,060.00 *	38,100.00	Age 65	40,020.00 *	42,320.00	Age 66	43,790.00 *	46,860.00	Age 67	47,490.00 *	51,780.00	Age 68	51,420.00 *	57,060.00	<p><b>Banner Life Insurance Company</b>                      OPTerm 20 - 20 Year Term                      Preferred Non-Smoker (PfNS)                      AMB # 06468 A+ g VIII (1-25-08) **</p> <table border="0"> <thead> <tr> <th></th> <th>Guaranteed</th> </tr> </thead> <tbody> <tr> <td>Age 44</td> <td>1,270.00</td> </tr> <tr> <td>Age 64</td> <td>32,380.00</td> </tr> <tr> <td>Age 65</td> <td>37,030.00</td> </tr> <tr> <td>Age 66</td> <td>42,170.00</td> </tr> <tr> <td>Age 67</td> <td>47,890.00</td> </tr> <tr> <td>Age 68</td> <td>54,200.00</td> </tr> </tbody> </table> <p>Renewable to 95                                  Convertible to 64</p>		Guaranteed	Age 44	1,270.00	Age 64	32,380.00	Age 65	37,030.00	Age 66	42,170.00	Age 67	47,890.00	Age 68	54,200.00
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<p><b>Pruco Life Insurance Company</b>                      Term Essential 20 (&lt;250K PruXpress ONLY)                      Preferred Non-Tobacco (PfNS)                      AMB # 08240 A+ g XV (1-25-08) **</p> <table border="0"> <thead> <tr> <th></th> <th>Guaranteed</th> </tr> </thead> <tbody> <tr> <td>Age 43</td> <td>1,275.00</td> </tr> <tr> <td>Age 63</td> <td>37,795.00</td> </tr> <tr> <td>Age 64</td> <td>41,985.00</td> </tr> <tr> <td>Age 65</td> <td>46,345.00</td> </tr> <tr> <td>Age 66</td> <td>50,755.00</td> </tr> <tr> <td>Age 67</td> <td>55,375.00</td> </tr> </tbody> </table> <p>Renewable to 95                                  Convertible to 63</p>		Guaranteed	Age 43	1,275.00	Age 63	37,795.00	Age 64	41,985.00	Age 65	46,345.00	Age 66	50,755.00	Age 67	55,375.00	<p><b>ReliaStar Life Insurance Company (ING)</b>                      TermSmart 20 - 20 Year Term                      Preferred Non-Tobacco (PfNS)                      AMB # 06846 A+ g XIV (5-11-07) **</p> <table border="0"> <thead> <tr> <th></th> <th>Guaranteed</th> </tr> </thead> <tbody> <tr> <td>Age 44</td> <td>1,280.00</td> </tr> <tr> <td>Age 64</td> <td>48,870.00</td> </tr> <tr> <td>Age 65</td> <td>54,190.00</td> </tr> <tr> <td>Age 66</td> <td>59,580.00</td> </tr> <tr> <td>Age 67</td> <td>65,040.00</td> </tr> <tr> <td>Age 68</td> <td>70,920.00</td> </tr> </tbody> </table> <p>Renewable to 95                                  Convertible to 64</p>		Guaranteed	Age 44	1,280.00	Age 64	48,870.00	Age 65	54,190.00	Age 66	59,580.00	Age 67	65,040.00	Age 68	70,920.00							
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<p><b>Transamerica Occidental Life Insurance</b>                      Trendsetter Super 20                      Preferred Non-Smoker (PfNS)                      AMB # 06848 A+ g XV (5-30-07) **</p> <table border="0"> <thead> <tr> <th></th> <th>Guaranteed</th> </tr> </thead> <tbody> <tr> <td>Age 43</td> <td>1,300.00</td> </tr> <tr> <td>Age 63</td> <td>35,710.00</td> </tr> <tr> <td>Age 64</td> <td>39,680.00</td> </tr> <tr> <td>Age 65</td> <td>44,010.00</td> </tr> <tr> <td>Age 66</td> <td>48,710.00</td> </tr> <tr> <td>Age 67</td> <td>53,750.00</td> </tr> </tbody> </table> <p>Renewable to 95                                  Convertible to 63</p>		Guaranteed	Age 43	1,300.00	Age 63	35,710.00	Age 64	39,680.00	Age 65	44,010.00	Age 66	48,710.00	Age 67	53,750.00	<p><b>United of Omaha Life Insurance Company</b>                      Term Life 20 - 20 Year Term                      Preferred Non-Tobacco (PfNS)                      AMB # 07164 A+ g XIII (6-7-07) **</p> <table border="0"> <thead> <tr> <th></th> <th>Guaranteed</th> </tr> </thead> <tbody> <tr> <td>Age 43</td> <td>1,310.00</td> </tr> <tr> <td>Age 63</td> <td>38,890.00</td> </tr> <tr> <td>Age 64</td> <td>43,190.00</td> </tr> <tr> <td>Age 65</td> <td>47,900.00</td> </tr> <tr> <td>Age 66</td> <td>52,990.00</td> </tr> <tr> <td>Age 67</td> <td>58,450.00</td> </tr> </tbody> </table> <p>For producer use only.                      Renewable to 95                                  Convertible to 75</p>		Guaranteed	Age 43	1,310.00	Age 63	38,890.00	Age 64	43,190.00	Age 65	47,900.00	Age 66	52,990.00	Age 67	58,450.00							
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Legend: \* Value projected, not guaranteed, \*\* Refer to Guide to Best's Ratings  
 NOTE: Every effort has been made to assure the accuracy of this information  
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**20 Year Level Term Guaranteed Survey**Face Amount: **1,000,000**

Male Age: 43/44

Non-Smoker Preferred

West Coast Life Insurance Company	Focus Term 20 - 20 Year	1,310.00	Pf
North American Co for Life and Health	ADDvantage 20	1,335.00	Pf
Ohio National Life Assurance Corporation	Term 20 Plus	1,335.00	Pf
American National Insurance Company	ANICO Select 20	1,340.00	Pf
Lincoln National Life Insurance Company	LifeElement (SM) Level Term - 20 Year	1,345.00	Pf
Genworth Life and Annuity Insurance Co	Colony 20	1,350.00	Pf
Genworth Life Insurance Company	Sure Term 20	1,350.00	Pf
Western Reserve Life Assurance Co of OH	WRL TermPlus - 20 Year	1,360.00	Pf
MetLife Investors USA Insurance Company	Guaranteed Level Term 20	1,379.00	Pf
Banner Life Insurance Company	Advantra - U/L w/20 Year Guarantee	1,500.00	Pf
Pruco Life Insurance Company	Term Elite 20 (<250K PruXpress ONLY)	1,515.00	Pf
Ohio National Life Assurance Corporation	Term 20 Plus	1,705.00	R+
MetLife Investors USA Insurance Company	Guaranteed Level Term 20	1,729.00	R+
Pruco Life Insurance Company	Term Essential 20 (<250K PruXpress ONLY)	1,745.00	R+
Transamerica Occidental Life Insurance	Trendsetter Super 20	1,780.00	R+
American General Life Insurance Company	Select-a-Term - 20 Year	1,820.00	R+
American National Insurance Company	ANICO Select 20	1,840.00	R+
ReliaStar Life Insurance Company (ING)	TermSmart 20 - 20 Year Term	1,840.00	R+
Banner Life Insurance Company	OPTerm 20 - 20 Year Term	1,850.00	R+
North American Co for Life and Health	ADDvantage 20	1,855.00	R+
Genworth Life and Annuity Insurance Co	Colony 20	1,860.00	R+
Genworth Life Insurance Company	Sure Term 20	1,860.00	R+
Illinois Mutual Life Insurance Company	20-Year Level Term	1,880.00	Pf
Indianapolis Life Insurance Company	Term 2005 - 20 Year Level Term	1,895.00	Pf
United of Omaha Life Insurance Company	Term Life 20 - 20 Year Term	1,910.00	R+
Western Reserve Life Assurance Co of OH	WRL TermPlus - 20 Year	1,910.00	Rg
Pruco Life Insurance Company	Term Elite 20 (<250K PruXpress ONLY)	2,075.00	R+
Ohio National Life Assurance Corporation	Term 20 Plus	2,085.00	Rg
West Coast Life Insurance Company	Focus Term 20 - 20 Year	2,090.00	Rg
Banner Life Insurance Company	Advantra - U/L w/20 Year Guarantee	2,100.00	R+
American General Life Insurance Company	Select-a-Term - 20 Year	2,150.00	Rg
Banner Life Insurance Company	OPTerm 20 - 20 Year Term	2,160.00	Rg
Genworth Life and Annuity Insurance Co	Colony 20	2,170.00	Rg
Genworth Life Insurance Company	Sure Term 20	2,170.00	Rg
ReliaStar Life Insurance Company (ING)	TermSmart 20 - 20 Year Term	2,170.00	Rg
American National Insurance Company	ANICO Select 20	2,180.00	Rg
United of Omaha Life Insurance Company	Term Life 20 - 20 Year Term	2,260.00	Rg
Pruco Life Insurance Company	Term Essential 20 (<250K PruXpress ONLY)	2,305.00	Rg
North American Co for Life and Health	ADDvantage 20	2,335.00	Rg
MetLife Investors USA Insurance Company	Guaranteed Level Term 20	2,349.00	Rg
Lincoln National Life Insurance Company	LifeElement (SM) Level Term - 20 Year	2,365.00	Rg
Transamerica Occidental Life Insurance	Trendsetter Super 20	2,460.00	Rg
Illinois Mutual Life Insurance Company	20-Year Level Term	2,520.00	Rg
Genworth Life and Annuity Insurance Co	Colony 20	2,530.00	Rg
Genworth Life Insurance Company	Sure Term 20	2,530.00	Rg
Indianapolis Life Insurance Company	Term 2005 - 20 Year Level Term	2,565.00	Rg
Banner Life Insurance Company	Advantra - U/L w/20 Year Guarantee	2,730.00	Rg
Pruco Life Insurance Company	Term Elite 20 (<250K PruXpress ONLY)	2,745.00	Rg
American General Life Insurance Company	LTG Ultra-C 20	Above Maximum Face	Pf

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