

Rate comparisons

Our 20-Year Term insurance could be an attractive option for clients seeking protection for a guaranteed period of time. See how our rates compare to those of other providers.

Male, \$1 million death benefit | Preferred, Non-Tobacco

Age	Company	Premium
35	Banner – OPTerm 20	\$519
	Protective – Classic Choice Term	\$519
	Principal – 20-Year Term	\$519
	American General – Select-A-Term 20	\$519
	Transamerica – Trendsetter Super 20	\$520
	Pacific Life – Pacific Promise Term 20	\$529
	Lincoln National – Life Element 20	\$535
	Midland National – Premier 20 Term	\$575
	Nationwide – Guaranteed Level Term 20	\$585
	American National – Signature Term 20	\$590
45	Banner – OPTerm 20	\$1,199
	Protective – Classic Choice Term	\$1,199
	Principal – 20-Year Term	\$1,199
	Transamerica – Trendsetter Super 20	\$1,200
	American General – Select-A-Term 20	\$1,209
	Pacific Life – Pacific Promise Term 20	\$1,209
	Lincoln National – Life Element 20	\$1,209
	Midland National – Premier 20 Term	\$1,275
	American National – Signature Term 20	\$1,290
	Nationwide – Guaranteed Level Term 20	\$1,295
55	Banner – OPTerm 20	\$2,979
	Protective – Classic Choice Term	\$2,979
	Principal – 20-Year Term	\$2,979
	Transamerica – Trendsetter Super 20	\$2,980
	Pacific Life – Pacific Promise Term 20	\$2,989
	American General – Select-A-Term 20	\$2,989
	Lincoln National – Life Element 20	\$2,989
	John Hancock – Protection Term 20	\$3,187
	Midland National – Premier 20 Term	\$3,225
	American National – Signature Term 20	\$3,250

Information is current as of September 2022.

Male, \$1 million death benefit | Standard, Non-Tobacco

Age	Company	Premium
35	Banner Life – OPTerm 20	\$846
	Protective – Classic Choice Term	\$846
	Principal – 20-Year Term	\$846
	American General – Select-A-Term 20	\$847
	Pacific Life – Pacific Promise Term 20	\$847
	Transamerica – Trendsetter Super 20	\$850
	Lincoln National – Life Element 20	\$857
	Midland National – Premier 20 Term	\$915
	American National – Signature Term 20	\$940
	Securian – Advantage Elite Select	\$975
45	Banner Life – OPTerm 20	\$1,859
	Protective – Classic Choice Term	\$1,859
	Principal – 20-Year Term	\$1,859
	American General – Select-A-Term – 20	\$1,859
	Pacific Life – Pacific Promise Term20	\$1,859
	Transamerica – Trendsetter Super 20	\$1,860
	Lincoln National – Life Element 20	\$1,869
	Midland National – Premier 20 Term	\$2,075
	American National – Signature Term 20	\$2,110
	Mass Mutual – Vantage Term 20	\$2,155
55	Banner Life – OPTerm 20	\$4,989
	Protective – Classic Choice Term	\$4,989
	Principal – 20-Year Term	\$4,989
	American General – Select-A-Term 20	\$4,989
	Lincoln National – Life Element 20	\$4,989
	Pacific Life – Pacific Promise Term20	\$4,989
	Transamerica – Trendsetter Super 20	\$4,990
	Midland National – Premier 20 Term	\$5,285
	American National – Signature Term 20	\$5,430
	Securian – Advantage Elite Select	\$5,559

Information is current as of September 2022.



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The rates of products from other companies were not furnished by these companies. If there are questions regarding the rates, please contact a representative of the company. Guarantees are based on the claims-paying ability of Principal Life Insurance Company.

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