Principal® 30-Year Term

Rate comparisons

Our 30-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 Life – OPTerm 30	$898
	Protective – Classic Choice Term	$898
	American General – Select-A-Term 30	$898
	Pacific Life – Pacific Promise Term 30	$898
	Lincoln National – Life Element 30	$899
	Principal – 30-Year Term	**$899**
	Transamerica – Trendsetter Super 30	$920
	Midland National – Premier 30 Term	$925
	Nationwide – Guaranteed Level Term 30	$965
	Securian – Advantage Elite Select	$991
45	Banner Life – OPTerm 30	$2,109
	Protective – Classic Choice Term	$2,109
	American General – Select-A-Term 30	$2,109
	Pacific Life – Pacific Promise Term 30	$2,109
	Lincoln National – Life Element 30	$2,109
	Principal – 30-Year Term	**$2,109**
	Transamerica – Trendsetter Super 30	$2,110
	Midland National – Premier 30 Term	$2,225
	Nationwide – Guaranteed Level Term 30	$2,325
	Securian – Advantage Elite Select	$2,350
55	Banner Life – OPTerm 30	$3,362
	Protective – Classic Choice Term	$3,362
	Pacific Life – Pacific Promise Term30	$3,362
	American General – Select-A-Term 30	$3,362
	Lincoln National – Life Element 30	$3,439
	Principal – 30-Year Term	**$3,439**
	Transamerica – Trendsetter Super 30	$3,440
	Midland National – Premier 30 Term	$3,585
	Nationwide – Guaranteed Level Term 30	$3,655
	Securian – Advantage Elite Select	$3,732

Information is current as of September 2022.

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

Age	Company	Premium
35	Banner Life – OPTerm 30	$1,449
	Protective – Classic Choice Term	$1,449
	American General – Select-A-Term 30	$1,449
	Pacific Life – Pacific Promise Term 30	$1,449
	Lincoln National – Life Element 30	$1,449
	Principal – 30-Year Term	**$1,449**
	Transamerica – Trendsetter Super 30	$1,450
	Midland National – Premier 30 Term	$1,585
	Nationwide – Guaranteed Level Term 30	$1,645
	Mass Mutual – Vantage Term 30	$1,695
45	Banner Life – OPTerm 30	$3,349
	Protective – Classic Choice Term	$3,349
	American General – Select-A-Term 30	$3,349
	Pacific Life – Pacific Promise Term 30	$3,349
	Lincoln National – Life Element 30	$3,349
	Principal – 30-Year Term	**$3,349**
	Transamerica – Trendsetter Super 30	$3,350
	Midland National – Premier 30 Term	$3,675
	Mass Mutual – Vantage Term 30	$3,855
	American National – Signature Term 30	$3,890
55	Banner Life – OPTerm 30	$5,329
	Protective – Classic Choice Term	$5,329
	American General – Select-A-Term 30	$5,329
	Pacific Life – Pacific Promise Term 30	$5,329
	Lincoln National – Life Element 30	$5,329
	Principal – 30-Year Term	**$5,329**
	Transamerica – Trendsetter Super 30	$5,330
	Midland National – Premier 30 Term	$5,695
	Mass Mutual – Vantage Term 30	$6,125
	Nationwide – Guaranteed Level Term 30	$6,215

Information is current as of September 2022.

Principal®

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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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