"Use Zander's online quoting system to search for the most competitive term life insurance plans available. Remember most people with families need 8 to 10 times their income in coverage and I recommend the 20 and 30 year guaranteed level plans. Stay away from Cash Value or Return of Premium plans that waste your money. Zander only deals with top notch insurance companies and has great rates... even for those with pre-existing conditions. Call them at 800.356.4282 with any questions. They are there to help." – DAVE RAMSEY



## "Scroll down to view all quotes"

"Make changes to existing quote"			
Amount	Term	Payment Plan	
\$500,000	10 Year	Annual	Recalculate

## "Start Over/New Quote"

10 Year Term Amount:500,000 Payment Plan:Annual , 60 Year, Male, Non-Smoker			
Company / Product	Premium	Health Class	Apply Now
Savings Bank Life Insurance Co of MA T-10/10 - 10 Year Term Guaranteed 10	1,185.00	Preferred Plus Non-Nicotine	Request
Transamerica Occidental Life Insurance Trendsetter Super 10	1,385.00	Preferred Plus Non-Smoker	Request
Midland National Life Insurance Company Premier Century 2 - 10 Year Term	1,425.00	Preferred Plus Non-tobacco	Request
North American Co for Life and Health ADDvantage 10	1,425.00	Super Preferred Non-Tobacco	Request
Lincoln Benefit Life Company TrueTerm - 10 Year	1,435.00	Preferred Elite No-tobacco	Request
American General Life Insurance Company Select-a-Term - 10 Year	1,455.00	Preferred Plus Non-Tobacco	Request
ReliaStar Life Insurance Company (ING) TermSmart 10 - 10 Year Term	1,455.00	Super Preferred Non-Tobacco	Request
Banner Life Insurance Company OPTerm 10 - 10 Year Term	1,465.00	Preferred Plus Non-Smoker	Request
Protective Life Insurance Company Protective ValueChoice 10	1,475.00	Select Preferred Non-Tobacco	Request
Savings Bank Life Insurance Co of MA T-10/10 - 10 Year Term Guaranteed 10	1,475.00	Preferred Non-Nicotine	Request
Protective Life Insurance Company Protective MultiTerm 10	1,510.00	Select Preferred Non-Tobacco	Request

		Preferred	
Genworth Life and Annuity Insurance Co Colony 10	1,520.00	Best No Nicotine Use	Request Application
United of Omaha Life Insurance Company Term Life 10 - 10 Year Term	1,640.00	Preferred Plus Non-Tobacco	Request Application
United of Omaha Life Insurance Company Term Life 10 - 10 Year Term	1,670.00	Preferred Non-Tobacco	Request
Savings Bank Life Insurance Co of MA T-10/10 - 10 Year Term Guaranteed 10	1,675.00	Select Non-Nicotine	Request
Transamerica Occidental Life Insurance Trendsetter Super 10	1,720.00	Preferred Non-Smoker	Request Application
Lincoln Benefit Life Company TrueTerm - 10 Year	1,735.00	Preferred No-tobacco	Request
Midland National Life Insurance Company Premier Century 2 - 10 Year Term	1,735.00	Preferred Non-tobacco	Request
North American Co for Life and Health ADDvantage 10	1,735.00	Preferred Non-Tobacco	Request
Banner Life Insurance Company OPTerm 10 - 10 Year Term	1,835.00	Preferred Non-Smoker	Request
American General Life Insurance Company Select-a-Term - 10 Year	1,840.00	Preferred Non-Tobacco	Request
Protective Life Insurance Company Protective ValueChoice 10	1,840.00	Preferred Non-Tobacco	Request
ReliaStar Life Insurance Company (ING) TermSmart 10 - 10 Year Term	1,840.00	Preferred Non-Tobacco	Request
West Coast Life Insurance Company Focus Term 10 - 10 Year	1,840.00	Preferred Non-Tobacco	Request
Protective Life Insurance Company Protective MultiTerm 10	1,870.00	Preferred Non-Tobacco	Request
Genworth Life and Annuity Insurance Co Colony 10	1,885.00	Preferred No Nicotine Use	Request
Midland National Life Insurance Company Executive Century 2 - 10 Year Term	1,940.00	Preferred Plus Non-tobacco	Request
Transamerica Occidental Life Insurance Trendsetter Super 10	2,200.00	Standard Plus Non-Smoker	Request
Banner Life Insurance Company OPTerm 10 - 10 Year Term	2,265.00	Non-Smoker Plus	Request Application
American General Life Insurance Company Select-a-Term - 10 Year	2,275.00	Standard Plus Non-Tobacco	Request
ReliaStar Life Insurance Company (ING) TermSmart 10 - 10 Year Term	2,275.00	Select Non-Tobacco	Request
Genworth Life and Annuity Insurance Co Colony 10	2,330.00	Select No Nicotine Use	Request

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Lincoln Benefit Life Company TrueTerm - 10 Year	2,350.00	Standard Select No-tobacco	Request Application
Midland National Life Insurance Company Premier Century 2 - 10 Year Term	2,365.00	Non-tobacco Plus	Request
North American Co for Life and Health ADDvantage 10	2,365.00	Standard Plus Non-Tobacco	Request
United of Omaha Life Insurance Company Term Life 10 - 10 Year Term	2,385.00	Standard Plus Non-Tobacco	Request
ReliaStar Life Insurance Company (ING) TermSmart 10 - 10 Year Term	2,505.00	Standard Non-Tobacco	Request
Savings Bank Life Insurance Co of MA T-10/10 - 10 Year Term Guaranteed 10	2,510.00	Standard Non-Nicotine	Request
Protective Life Insurance Company Protective ValueChoice 10	2,520.00	Non-Tobacco	Request
West Coast Life Insurance Company Focus Term 10 - 10 Year	2,520.00	Standard Non-Tobacco	Request
Midland National Life Insurance Company Executive Century 2 - 10 Year Term	2,545.00	Preferred Non-tobacco	Request
Protective Life Insurance Company Protective MultiTerm 10	2,680.00	Non-Tobacco	Request
United of Omaha Life Insurance Company Term Life 10 - 10 Year Term	2,720.00	Standard Non-Tobacco	Request Application
Midland National Life Insurance Company Premier Century 2 - 10 Year Term	2,730.00	Non-tobacco	Request
North American Co for Life and Health ADDvantage 10	2,730.00	Standard Non-Tobacco	Request
Transamerica Occidental Life Insurance Trendsetter Super 10	2,800.00	Non-Smoker	Request
Banner Life Insurance Company OPTerm 10 - 10 Year Term	2,805.00	Non-Smoker	Request
Genworth Life and Annuity Insurance Co Colony 10	2,920.00	Standard No Nicotine Use	Request Application
Lincoln Benefit Life Company TrueTerm - 10 Year	2,995.00	Standard No-tobacco	Request Application
American General Life Insurance Company Select-a-Term - 10 Year	3,000.00	Standard Non-Tobacco	Request
Genworth Life and Annuity Insurance Co Colony 10	3,285.00	Custom No Nicotine Use	Request
Midland National Life Insurance Company Executive Century 2 - 10 Year Term	3,380.00	Non-tobacco Plus	Request Application
Midland National Life Insurance Company Executive Century 2 - 10 Year Term	3,865.00	Non-tobacco	Request
Banner Life Insurance Company Continuity UL 100 - 10 Year No-Lapse	4,185.00	Preferred Plus Non-Smoker	Request Application

Banner Life Insurance Company Continuity UL 100 - 10 Year No-Lapse	4,665.00	Preferred Non-Smoker	Request
Banner Life Insurance Company Continuity UL 100 - 10 Year No-Lapse	5,375.00	Non-Smoker Plus	Request Application
Banner Life Insurance Company Continuity UL 100 - 10 Year No-Lapse	6,625.00	Non-Smoker	Request
West Coast Life Insurance Company Focus Term 10 - 10 Year	1,475.00	Super Preferred Non-Tobacco	Request Application

## "Start Over/New Quote"

## \*A.M. Best ratings as of 07/30/2008

Note : This premium quote for a term life insurance policy is based entirely and solely on the information you provided. The accuracy of the premium quote is not guaranteed. The quote is not, and cannot be construed or deemed to be, an offer or a contract for an insurance policy or an insurance policy. If you choose to apply with any insurance company for a term life insurance policy based on this quote, the premium for any policy insurance company offers may be higher or lower. The premium, and other terms and conditions of any policy insurance company offers as a result of your application, will be determined solely by the Company based on its underwriting rules and practices and premium rates. Insurance company may decide that you are not insurable under its underwriting rules and practices and, in that event, will not offer a policy to you.