Select Term - 30

Insured:	Female, Age 27	**Date:**	September 6, 2023
Premium Mode:	Special Monthly	**Prepared by:**	
		Agency:	
		License No:	
		Phone No:	

e

This demonstration was produced to be used in California.

Summary of Coverages and Premium

	Special Monthly Initial Premium
Base Plan	
$150,000 Select Term - 30:	$23.97
Premium Class: Non-Tobacco	
Benefits and Riders	
Waiver of Premium for Disability:	$2.22
Total Special Monthly Initial Premium	$26.19

Description of Coverage

Plan

This policy (Form Number 06020) is a level term to age 95 life insurance policy. The initial premium is guaranteed for the first 30 policy years. After the first 30 policy years, premiums increase significantly. These premiums continue to increase annually and are adjustable but will not exceed the maximum premiums listed in the policy. This policy is convertible to the later of age 75 or the end of 5 policy years.

Waiver of Premium for Disability

This rider (Form Number 10201 - 05) provides for the waiver of each premium due, if the Insured is totally disabled as defined in the rider. If the Insured becomes totally disabled prior to age 60, all future premiums will be waived. If the Insured becomes totally disabled on or after the anniversary in which the Insured is age 60 and prior to the anniversary in which the Insured is age 65, premiums are waived until the later of the third anniversary after total disability and the anniversary when the Insured is age 65. Waiver of Premium for Disability coverage terminates on the anniversary when the Insured is age 65 and the premium charge ends at that time.

Definitions

Non-Tobacco

Available for those who do not currently use tobacco or other nicotine products and have not used tobacco or other nicotine products within the 12-month period prior to application.

Annualized Premium

The actual cash outlay each year which includes benefits and riders.

Total Annualized Premium

The sum of each year's Annualized Premium.

StateFarm

Select Term - 30

Insured:		**Date:**	September 6, 2023
	Female, Age 27	**Prepared by:**	
Premium Mode:	Special Monthly	**Agency:**	
		License No:	
		Phone No:	

e

Interest Adjusted Cost Indices at 5.00%

	Guaranteed	
	10 Year	**20 Year**
Surrender Cost Index	1.84	1.84
Net Payment Index	1.84	1.84
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

Guaranteed Premiums

Primerica	End of Year	Annualized Premium	Total Annualized Premium
	5	315	1,572
	10	315	3,143
	15	315	4,715
	20	315	6,286
	30	315	9,429
$1,699	35	2,618	21,393
$9,296	50	12,182	114,666
$31,351	60	46,596	387,962
	63	68,282	569,480
	68	117,868	1,053,884

With State Farm's Term, after the term ends, the price goes up every year.

Primerica's Term goes up after the term ends but then stays the same for 5 years until age 70, then increases every year.

This is a demonstration of policy guarantees; it is not a contract.

This demonstration should not be relied upon for tax advice. The tax status of this policy should be reviewed with the policyowner's legal and tax advisors.

Proposed Policy Information

Section I - Client Information

	First Name	M.I.	Last Name	Birth Date	Soc Sec #	Sex	Premium Class	Assumed Age
Client						F	Class 4	27

Agent

Solution #

Address

Home

Office ( ) -

Address

Cellular

City

Section II - New Policy Information

Policy Type	Person Type	Units	Exchange Option	Exchange Age
ICC21PA0 30	Client	150	ART	

30 Year Term with Waiver of Premium Rider

Child Units

Years

Youngest Child's Age

Mode of Premium

- [ ] Annual
- [ ] Semi-Annual
- [ ] Quarterly
- [x] Monthly

Waiver of Premium X

- [ ] Increasing Benefit Rider
- [ ] 5% IBR
- [ ] 10% IBR
- [ ] Replacing Existing Policies?

Policy Types

ICC21PA0 10 PrecisionTerm 10
ICC21PA0 15 PrecisionTerm 15
ICC21PA0 20 PrecisionTerm 20
ICC21PA0 25 PrecisionTerm 25
ICC21PA0 30 PrecisionTerm 30
ICC21PA0 35 PrecisionTerm 35
ICC21QA0 10 PowerTerm 10
ICC21QA0 15 PowerTerm 15
ICC21QA0 20 PowerTerm 20
ICC21QA0 25 PowerTerm 25
ICC21QA0 30 PowerTerm 30
ICC21QA0 35 PowerTerm 35

Policy Riders

ICC22PB0 10 PrecisionTerm 10 Insured Rider
ICC22PB0 15 PrecisionTerm 15 Insured Rider
ICC22PB0 20 PrecisionTerm 20 Insured Rider
ICC22PB0 25 PrecisionTerm 25 Insured Rider
ICC22PB0 30 PrecisionTerm 30 Insured Rider
ICC22PB0 35 PrecisionTerm 35 Insured Rider
ICC22QB0 10 PowerTerm 10 Insured Rider
ICC22QB0 15 PowerTerm 15 Insured Rider
ICC22QB0 20 PowerTerm 20 Insured Rider
ICC22QB0 25 PowerTerm 25 Insured Rider
ICC22QB0 30 PowerTerm 30 Insured Rider
ICC22QB0 35 PowerTerm 35 Insured Rider
PLF2220 Disability Waiver of Premium

ICC21CR0 Child Insurance Rider

Section III - Sales Objectives

Life Insurance Basic Illustration

TABULAR DETAIL

With Primerica's Term, after the term ends the price goes up then stays the same for 5 years until age 70. Then goes up each year.

Calendar Year	Policy Year	Client's Age	Client's Death Benefit	Maximum Monthly Premium	Scheduled Monthly Premium	Youngest Child's Age	Child Rider
2023	1	27	150,000	25.17	25.17	N/A	N/A
2024	2	28	150,000	25.17	25.17	N/A	N/A
2025	3	29	150,000	25.17	25.17	N/A	N/A
2026	4	30	150,000	25.17	25.17	N/A	N/A
2027	5	31	150,000	25.17	25.17	N/A	N/A
2028	6	32	150,000	25.17	25.17	N/A	N/A
2029	7	33	150,000	25.17	25.17	N/A	N/A
2030	8	34	150,000	25.17	25.17	N/A	N/A
2031	9	35	150,000	25.17	25.17	N/A	N/A
2032	10	36	150,000	25.17	25.17	N/A	N/A
2033	11	37	150,000	25.17	25.17	N/A	N/A
2034	12	38	150,000	25.17	25.17	N/A	N/A
2035	13	39	150,000	25.17	25.17	N/A	N/A
2036	14	40	150,000	25.17	25.17	N/A	N/A
2037	15	41	150,000	25.17	25.17	N/A	N/A
2038	16	42	150,000	25.17	25.17	N/A	N/A
2039	17	43	150,000	25.17	25.17	N/A	N/A
2040	18	44	150,000	25.17	25.17	N/A	N/A
2041	19	45	150,000	25.17	25.17	N/A	N/A
2042	20	46	150,000	25.17	25.17	N/A	N/A
2047	25	51	150,000	25.17	25.17	N/A	N/A
2052	30	56	150,000	25.17	25.17	N/A	N/A
2053	31	57	150,000	242.80	160.43	N/A	N/A
2056	34	60	150,000	223.92	141.55	N/A	N/A
2058	36	62	150,000	332.92	228.30	N/A	N/A
2061	39	65	150,000	332.92	228.30	N/A	N/A
2063	41	67	150,000	451.67	328.92	N/A	N/A
2066	44	70	150,000	549.05	401.42	N/A	N/A
2067	45	71	150,000	604.30	438.80	N/A	N/A
2068	46	72	150,000	681.42	491.42	N/A	N/A
2069	47	73	150,000	770.05	551.42	N/A	N/A
2070	48	74	150,000	870.42	618.92	N/A	N/A
2071	49	75	150,000	982.17	693.30	N/A	N/A
2072	50	76	150,000	1,105.92	774.67	N/A	N/A
2073	51	77	150,000	1,243.80	864.42	N/A	N/A
2074	52	78	150,000	1,400.67	965.05	N/A	N/A
2075	53	79	150,000	1,582.05	1,080.67	N/A	N/A
2076	54	80	150,000	1,792.67	1,213.67	N/A	N/A
2077	55	81	150,000	1,995.55	1,358.80	N/A	N/A
2078	56	82	150,000	2,213.92	1,536.92	N/A	N/A
2079	57	83	150,000	2,488.17	1,743.42	N/A	N/A
2080	58	84	150,000	2,851.17	1,997.42	N/A	N/A
2081	59	85	150,000	3,270.17	2,290.67	N/A	N/A
2082	60	86	150,000	3,729.92	2,612.55	N/A	N/A
2090	68	94	150,000	9,003.67	6,304.30	N/A	N/A