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Web: <http://www.jacobson-insurance.com>

Pick Three Policy Analysis - Page 1 of 1 (GUARANTEED Maximum Premiums)  
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Face Amount: \$250,000 Age Last: 35 Nearest: 35 Male Preferred+ Non-smoker

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1 10 Year Term - at time of survey, the best posted rate for convertible 10 Yr. Term

Rate goes up every 10 years (although you may cancel at any time).

2 20 Year Term - at time of survey, the best posted rate for convertible 20 Yr. Term

Rate goes up every 20 years (although you may cancel at any time).

3 Term to 100 - at time of survey, the best posted rate for Term to 100.

Rates are guaranteed level for life (although you may cancel at any time).

Term to 100 is a form of Permanent Insurance. Other forms are Whole Life, 20 Pay Life (which is Term to 100 paid off early), and Universal Life. All of these may be structured around a Term to 100 model, merely with differing options. We only recommend plans where the insurance cost is guaranteed. All policies are NOT the same!

As you will see below, term insurance is a GREAT bargain for the SHORT TERM, but the rates get really ugly if you use term insurance for a LONG TERM need.

You may have a large insurance need to support your family, and be forced to use term due to short-term affordability for the amount of insurance you need. Young families with few life insurance dollars most often purchase term insurance out of necessity. Even if permanent insurance looks more attractive, you should ALWAYS make sure you have ENOUGH insurance, and ONLY THEN make decisions about the TYPE of life insurance to fulfill the need.

However, if you have the financial ability to choose and have a LONG TERM need, this survey will show why "SHORT TERM" insurance is not a good buy for a long term need.

Monthly Premiums (as of July 12, 2002) for \$250,000 Life Insurance.  
35 year old male non-smoker in perfect health with no adverse risk factors.

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Year	10 Year Term	20 Year Term	Term to 100
1 (Age 35)	14.40	20.70	80.78
2	14.40	20.70	80.78
3	14.40	20.70	80.78
4	14.40	20.70	80.78
5	14.40	20.70	80.78
6	14.40	20.70	80.78
7	14.40	20.70	80.78
8	14.40	20.70	80.78
9	14.40	20.70	80.78
10	14.40	20.70	80.78

RENEWAL ON 10 YEAR TERM				
11	INCREASE!!	67.95	20.70	80.78
12		67.95	20.70	80.78
13		67.95	20.70	80.78
14		67.95	20.70	80.78
15		67.95	20.70	80.78
16		67.95	20.70	80.78
17		67.95	20.70	80.78
18		67.95	20.70	80.78
19		67.95	20.70	80.78
20		67.95	20.70	80.78

RENEWAL ON 10 YEAR TERM		RENEWAL ON 20 YEAR TERM			
21	INCREASE!!	128.03	INCREASE!!	223.65	80.78
22		128.03		223.65	80.78
23		128.03		223.65	80.78
24		128.03		223.65	80.78
25		128.03		223.65	80.78
26		128.03		223.65	80.78
27		128.03		223.65	80.78
28		128.03		223.65	80.78
29		128.03		223.65	80.78
30		128.03		223.65	80.78

RENEWAL ON 10 YEAR TERM				
31	INCREASE!!	335.03	223.65	80.78
32		335.03	223.65	80.78
33		335.03	223.65	80.78
34		335.03	223.65	80.78
35		335.03	223.65	80.78
36		335.03	223.65	80.78
37		335.03	223.65	80.78
38		335.03	223.65	80.78
39		335.03	223.65	80.78
40		335.03	223.65	80.78

RENEWAL ON 10 YEAR TERM		RENEWAL ON 20 YEAR TERM			
41	INCREASE!!	1,209.60	INCREASE!!	1,209.60	80.78
42		1,209.60		1,209.60	80.78
43		1,209.60		1,209.60	80.78
44		1,209.60		1,209.60	80.78
45		1,209.60		1,209.60	80.78

10 YEAR AND 20 YEAR TERM INSURANCE EXPIRES (NOW AGE 80)

Term to 100, same rate, 80.78

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.