

Matthew Grover
 Male - West Virginia
 10/11/1968



KATHLEEN ROEBUCK
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 NATIONAL.COM

10 Years - \$100,000

Carrier	Product	Health Class	Underwriting	Ash Rating	Annual	Semi-A	Quarterly	Monthly
Banner	OP Term	SPNT	Accelerated	★★★★★	\$396.76	\$202.35	\$103.16	\$33.72
Ameritas	Instant Term	SNT	Instant	★★★★★	\$450.00	N/A	N/A	\$38.25

10 Years - \$150,000

Carrier	Product	Health Class	Underwriting	Ash Rating	Annual	Semi-A	Quarterly	Monthly
Banner	OP Term	SPNT	Accelerated	★★★★★	\$550.14	\$280.57	\$143.04	\$46.76
Ameritas	Instant Term	SNT	Instant	★★★★★	\$645.00	N/A	N/A	\$54.83

10 Years - \$200,000

Carrier	Product	Health Class	Underwriting	Ash Rating	Annual	Semi-A	Quarterly	Monthly
Banner	OP Term	SPNT	Accelerated	★★★★★	\$703.52	\$358.80	\$182.92	\$59.80
Ameritas	Instant Term	SNT	Instant	★★★★★	\$840.00	N/A	N/A	\$71.40

15 Years - \$100,000

Carrier	Product	Health Class	Underwriting	Ash Rating	Annual	Semi-A	Quarterly	Monthly
Banner	OP Term	SPNT	Accelerated	★★★★★	\$467.94	\$238.65	\$121.66	\$39.77
Ameritas	Instant Term	SNT	Instant	★★★★★	\$570.00	N/A	N/A	\$48.45

15 Years - \$150,000

Carrier	Product	Health Class	Underwriting	Ash Rating	Annual	Semi-A	Quarterly	Monthly
Banner	OP Term	SPNT	Accelerated	★★★★★	\$656.91	\$335.02	\$170.80	\$55.84
Ameritas	Instant Term	SNT	Instant	★★★★★	\$825.00	N/A	N/A	\$70.13

15 Years - \$200,000

Carrier	Product	Health Class	Underwriting	Ash Rating	Annual	Semi-A	Quarterly	Monthly
Banner	OP Term	SPNT	Accelerated	★★★★★	\$845.88	\$431.40	\$219.93	\$71.90
Ameritas	Instant Term	SNT	Instant	★★★★★	\$1,080.00	N/A	N/A	\$91.80

End of Quote

Abbreviation	Underwriting Class
PPNT	Preferred Plus Non-Tobacco
PNT	Preferred Non-Tobacco
SPNT	Standard Plus Non-Tobacco
SNT	Standard Non-Tobacco

Abbreviation	Underwriting Class
PT	Preferred Tobacco
ST	Standard Tobacco
SSTR NT	Sub-Standard Table Rated Non-Tobacco
SSTR T	Sub-Standard Table Rated Tobacco

Instant Decision

Instant Decision typically does not include exams or labs and is fully automated, usually resulting in an instant approval or decline.

Accelerated Underwriting

Accelerated or, "Express Underwriting" usually refers to an automated underwriting process and does not include exams or labs.

Traditional Underwriting

Full or, "Traditional Underwriting" usually refers to a manual underwriting process which can include exams and labs.

★★★★★ The star rating is based on a combination of price, underwriting performance, and probability of client success

All quotes and information listed herein derive from information provided by insurance companies. All values and information are believed to be accurate and up to date. However, Ash cannot guarantee their accuracy. All quotes are for illustrative purposes only and they are non-binding. Your actual premium and coverage is determined by the insurance company that issues your policy pursuant to its underwriting criteria. Not all policies or companies are available in all states.