



Financial Designs Ltd.  
COBIZ Financial

## Quick Cost Single Life — Term Insurance Guide for Advisors

Financial Designs helps families, individuals and companies by providing innovative financial solutions in the areas of wealth transfer, insurance and executive benefits. We've served many of our clients for four decades, offering independent, objective advice.

We work with businesses, individuals and their trusted advisors to create comprehensive life insurance solutions with a focus on cost and tax efficiency. As a member of M Financial Group, Financial Designs offers proprietary, institutionally priced insurance products that are unavailable through the traditional retail channel.

We look forward to learning more about your needs and how we can help you..



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## Single Life — Term Insurance

### Estimated Annual Premium per \$1,000,000 of Death Benefit

#### Male — Preferred Non-Smoker

Age	ART	10 Year Level	15 Year Level	20 Year Level	30 Year Level
35	\$ 330	\$ 505	\$ 715	\$ 805	\$ 1,105
45	470	885	1,205	1,545	2,555
55	1,490	2,335	3,025	3,755	7,455
65	4,420	6,045	8,965	12,305	N/A
75	12,860	19,135	N/A	N/A	N/A

#### Male — Preferred Smoker

Age	ART	10 Year Level	15 Year Level	20 Year Level	30 Year Level
35	1,040	1,475	1,695	2,115	3,565
45	1,760	3,215	4,055	5,365	9,065
55	3,690	7,335	9,895	12,385	N/A
65	9,510	17,345	23,235	N/A	N/A
75	21,530	43,895	N/A	N/A	N/A

Female rates are approximately 15% lower on ART, 10, 15 & 20 Year Level Term and 20% lower on 30 Year Level Term.

Premiums shown for ART will increase each policy year.

Premiums shown for each respective level term period are guaranteed for the duration of that term, with a substantial increase in premium beginning the following year.

Unless otherwise noted, the information in this summary has been obtained from Pacific Life for the ART non-smoker and smoker rates; Prudential for the non-smoker rates and smoker rates on 10, 15, 20 and 30 years level term rates. The information contained in this summary is believed to be reliable; however, Financial Designs Ltd. does not guarantee the accuracy or completeness thereof. Past performance is not a guarantee of future results.

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