

WE'LL DO THE HEAVY LIFTING. Less effort and less time for you.

Share-a-Quote invites collaboration...and order completion.

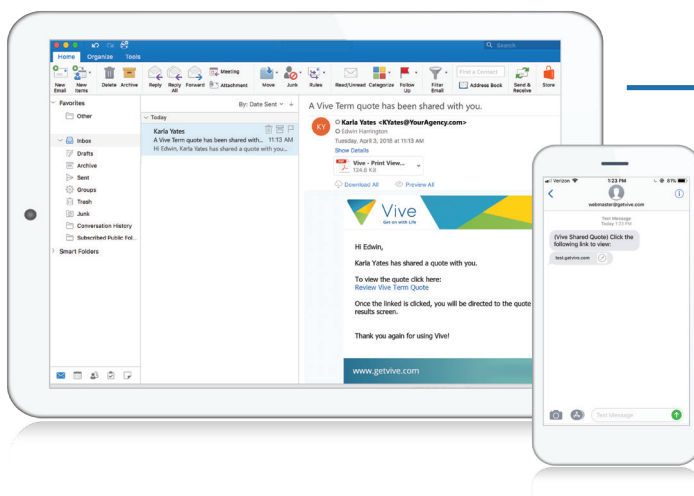
1. Call us today and we'll help you start your first order.
2. If you already have a Vive account, we'll share a link directly to the quote via email or text. With one click, you can review, modify and complete your order in real-time or at a later date. If you are a new Vive user and do not have an account, we will send you a PDF attachment of the quote results. You can also find this information under the Saved Quotes tab on the My Cases page.

A Vive order takes 5 minutes.

Share-a-Quote cuts this time in half!



Vive
Get on with Life



QUOTE INPUT → **QUOTE RESULTS** → CLIENT INFO → ORDER ENTRY

Company	Carrier	Product Name	Term	UM Class	Score	Price	AIU
Protective	Protective	Protective Classic Choice Term 20 (08-17)	20	P16	73	\$875/Yr. \$75/Mo. Next >	✓BU
Protective	Protective	Pacific FL Premise 20 (04-18)	20	Prf NT	81	\$881/Yr. \$74/Mo. Next >	✓BU
Protective	Protective	Protective Custom Choice 20 (08-10)	20	P16	92	\$885/Yr. \$76/Mo. Next >	✓BU
Principal	Principal	Principal National 20 (2018)	20	Prf NT	84	\$895/Yr. \$78/Mo. Next >	✓BU
Principal	Principal	Principal National Life 20 (2017) w/Conduct	20	Prf NT	88	\$936/Yr. \$81/Mo. Next >	✓BU
Optima	Optima	Optima 20 (06-18)	20	P16 NT	74	\$964/Yr. \$82/Mo. Next >	✓BU
Prudential	Prudential	Prudential Essential 20 (01-18)	20	Prf Non	94	\$1,005/Yr. \$87/Mo. Next >	✓BU
Prudential	Prudential	Prudential Elite 20 (08-14)	20	Prf Non	94	\$1,125/Yr. \$101/Mo. Next >	✓BU
Prudential	Prudential	Prudential ROP Term 20 (10-13)	20	Prf Non	94	\$3,508/Yr. \$292/Mo. Next >	✓BU

BASIC RETURN OF PREMIUM (ROP) Life Insurance - Get Back UP TO 100% of All Premiums Paid! All premiums paid are returned upon completion of the term if the death benefit is not used. Cash values accrue slowly with very little in the early years. The calculation of the rate of return, if provided, is based upon the lowest premium quoted for a traditional term policy which is utilized as the "cost of insurance" for purposes of the calculation. As a result, this calculation is premised upon the assumption that the proposed insured would qualify for the quoted classification for both the traditional term product used to compute the cost of insurance and the quoted ROP product. These assumptions rely on the accuracy of the information supplied during the Vive process. While the Vive evaluator is highly effective at estimating classification in most cases, underwriting is a highly complex and guidelines vary from company to company.

Each of the independent rating services assign ratings based on a variety of factors including the Company's operating performance, asset quality, financial flexibility and capitalization.