



It Might Cost Less Than You Think

66% of people don't have life insurance because they think it is too expensive

When you make a decision to protect your family's financial future with a term policy from Legal & General America, you'll:

- Lock in one price guaranteed not to increase during the term period you choose (10, 15, 20, 25 or 30 years)
- Be able to check your policy and pay premiums online
- Have confidence in Legal & General America's financial strength ratings of A+ Superior from A.M. Best and AA-Very Strong from S&P and Fitch



MONTHLY COST FOR \$1 MILLION DEATH BENEFIT					
Class	Age	Male		Female	
		OPTerm 20	OPTerm 25	OPTerm 20	OPTerm 25
Preferred Plus Non-Tobacco	25	\$34.56	\$45.06	\$28.35	\$37.10
	35	\$40.25	\$55.47	\$32.34	\$46.72
	45	\$93.97	\$132.47	\$71.31	\$100.97
Preferred Non-Tobacco	25	\$48.05	\$61.60	\$34.47	\$45.94
	35	\$51.10	\$69.47	\$42.26	\$58.10
	45	\$111.56	\$161.35	\$84.44	\$119.35
Standard Plus Non-Tobacco	25	\$56.85	\$78.22	\$46.81	\$64.22
	35	\$65.97	\$96.60	\$58.10	\$78.22
	45	\$159.69	\$221.72	\$121.97	\$161.35
Standard Non-Tobacco	25	\$66.85	\$94.94	\$55.03	\$74.72
	35	\$80.06	\$111.56	\$71.38	\$95.81
	45	\$183.31	\$265.47	\$136.94	\$194.69
Preferred Tobacco	25	\$127.75	\$176.22	\$99.31	\$118.47
	35	\$172.72	\$240.10	\$132.47	\$177.10
	45	\$414.31	\$578.72	\$298.72	\$410.72
Standard Tobacco	25	\$167.47	\$230.47	\$118.12	\$158.72
	35	\$230.12	\$315.35	\$179.72	\$240.10
	45	\$549.85	\$744.10	\$408.97	\$532.35

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. Banner OPTerm policy form # ICC12OPTN and state variations. In New York, OPTerm policy form # OPTN-NY. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums quoted include \$60 annual policy fee. Premiums based on Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Plus Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco and Standard Tobacco underwriting classes. Two-year contestability and suicide provisions apply. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. Financial strength ratings based on 2016 reports. Statistic from 2016 Life Insurance Barometer Study, LIMRA and Life Happens. Rates as of 08.28.17. LAA1808 17-294

