

**Our Mission: Provide low-cost, guaranteed term life insurance for people like you.**



## 43% OF AMERICANS DON'T HAVE LIFE INSURANCE. ARE YOU ONE OF THEM?

### It might cost less than you think.

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

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

### WANT TO LEARN MORE?

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, Garden City, 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, Preferred Tobacco and Standard Tobacco underwriting classes. Rates effective as of 08.10.15. Statistic based on LIMRA's 2015 Life Insurance Barometer. 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 2015 reports. LAA1808 15-265 (08.10.2015)

MONTHLY PREMIUM FOR \$1 MILLION DEATH BENEFIT					
Class	Age	Male		Female	
		OPTerm 20	OPTerm 30	OPTerm 20	OPTerm 30
Preferred Plus Non-Tobacco	30	\$36.97	\$62.12	\$30.62	\$49.87
	40	\$59.50	\$108.50	\$48.12	\$84.00
	50	\$151.37	\$265.12	\$110.16	\$196.76
Preferred Non-Tobacco	30	\$49.79	\$80.06	\$38.50	\$63.87
	40	\$73.85	\$127.22	\$62.12	\$98.87
	50	\$181.56	\$328.12	\$134.31	\$227.87
Standard Plus Non-Tobacco	30	\$60.37	\$105.00	\$50.75	\$85.75
	40	\$98.00	\$173.25	\$79.62	\$129.85
	50	\$246.07	\$437.50	\$175.00	\$301.87
Standard Non-Tobacco	30	\$73.46	\$128.97	\$61.25	\$98.87
	40	\$116.72	\$206.50	\$100.10	\$160.18
	50	\$281.75	\$500.94	\$211.31	\$371.87
Preferred Tobacco	30	\$145.25	\$238.87	\$111.13	\$167.12
	40	\$254.62	\$438.37	\$201.25	\$307.13
	50	\$635.25	\$1,083.25	\$451.50	\$745.50
Standard Tobacco	30	\$183.75	\$322.00	\$136.50	\$217.87
	40	\$352.63	\$558.25	\$268.63	\$403.38
	50	\$823.38	\$1,242.50	\$592.38	\$952.88

**EVERY DAY MATTERS®**  
**BANNER. WILLIAM PENN.**

