

# 8 in 10 Americans **OVERESTIMATE** the cost of life insurance.

► Talk to me about affordable term life insurance from Legal & General America:

Great low rates - count on them

Prices guaranteed - for as long as 20 or 30 years

EVERY DAY MATTERS®  
BANNER. WILLIAM PENN.



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Monthly Premiums for \$250,000 OPTerm Death Benefit					
Class	Age	20 yr. Male	20 yr. Female	30 yr Male	30 yr. Female
Preferred Plus Non-Tobacco	30	\$13.78	\$20.78	\$12.16	\$17.85
	40	\$18.87	\$31.49	\$16.32	\$26.20
	50	\$43.31	\$73.85	\$33.47	\$56.87
Preferred Non-Tobacco	30	\$16.97	\$24.94	\$14.57	\$21.00
	40	\$23.19	\$38.41	\$20.17	\$31.16
	50	\$51.62	\$89.16	\$39.41	\$64.97
Standard Plus Non-Tobacco	30	\$20.47	\$32.51	\$18.59	\$26.91
	40	\$29.53	\$49.13	\$25.29	\$38.19
	50	\$67.16	\$119.57	\$50.75	\$81.29

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. Rates effective as of 08.10.2015. 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.  
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