

# IS YOUR FAMILY PROTECTED WITH LIFE INSURANCE?

It might cost less than you think.

Call to talk to an advisor today!

## Monthly Premiums for \$250,000 OPTerm Death Benefit

Class	Age	OPTerm 20 year	OPTerm 20 year	OPTerm 30 year	OPTerm 30 year
		Male	Female	Male	Female
Preferred Plus Non-Tobacco	30	\$13.78	\$12.16	\$20.78	\$17.85
	40	\$18.87	\$16.32	\$31.49	\$26.20
	50	\$43.31	\$33.47	\$73.85	\$56.87
Preferred Non-Tobacco	30	\$16.97	\$14.57	\$24.94	\$21.00
	40	\$23.19	\$20.17	\$38.41	\$31.16
	50	\$51.62	\$39.41	\$89.16	\$64.97

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, William Penn 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 underwriting classes shown. OPTerm Rates as of 08.10.15. 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. LAA2085 15-302



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