

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



IT'S NOT JUST A MAN'S WORLD. MAKE SURE YOU HAVE LIFE INSURANCE, TOO.



32% of women say they
need more life insurance.

During a typical week, a mom spends:

- 14 hours as a day-care teacher
- 3 hours as a household CEO
- 8 hours as a psychologist
- 15 hours as a chef
- 15 hours as a housekeeper
- 7 hours doing laundry
- 9 hours as a computer operator
- 11 hours as a facilities manager
- 8 hours as a janitor and
- 8 hours as a chauffeur

**Spending on affordable life insurance can leave
a real legacy.**

Lock in guaranteed premiums. Make a decision
today to protect your family's financial future
with a term policy from Legal & General America.

MONTHLY PREMIUM FOR \$500,000 DEATH BENEFIT

Class	Age	OPTerm 20	OPTerm 30
Preferred Plus Non-Tobacco	30	\$18.29	\$28.87
	40	\$27.12	\$45.50
	50	\$59.06	\$103.17
Preferred Non-Tobacco	30	\$22.75	\$35.87
	40	\$34.33	\$54.25
	50	\$72.10	\$122.94
Standard Plus Non-Tobacco	30	\$30.19	\$47.69
	40	\$44.54	\$69.91
	50	\$95.37	\$156.54
Standard Non-Tobacco	30	\$33.69	\$54.16
	40	\$53.72	\$84.35
	50	\$112.44	\$188.91

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 and Standard Plus Non-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. LAA1971 15-266 (08.10.2015.)

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

