

# Protect your loved ones with life insurance



Life insurance is essential when it comes to protecting your family's financial future. **Find out the real cost and get covered.**



Most people overestimate the price of coverage by more than 3x its actual cost

When you make a decision to apply for term coverage from Legal & General America, you'll:

- lock in one price guaranteed not to increase during the term period you choose.
- be choosing one of the most competitively-priced products available in the market.
- have confidence in a company with a long history of strong financial ratings.

\*Premiums should always be quoted online and sample rates provided should not be used as a means for quoting premiums with clients or prospects.

Statistic from 2019 Life Insurance Barometer Study, LIMRA and Life Happens  
 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. The Legal & General America companies are part of the worldwide Legal & General Group. OPTerm policy form # ICC18-OPTC and state variations. In New York, OPTerm policy form # OPTC18-WP. Rates shown are for Banner OPTerm as of 3.8.2021 and may not be available in New York. Rates for William Penn may vary. OPTerm 35 and 40 are not available in New York. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums based on preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco underwriting classes. Premiums quoted include \$60 annual policy fee. 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. LAA2291 21-085 (3.25.21)

Sample* Monthly Cost for \$1 Million Death Benefit			
		Male	Female
Class	Age	Banner Life OPTerm 20	
Preferred Plus Non-Tobacco	25	\$30.54	\$23.47
	35	\$37.23	\$30.53
	45	\$87.81	\$67.85
Preferred Non-Tobacco	25	\$40.57	\$30.84
	35	\$45.75	\$38.05
	45	\$104.03	\$78.47
Standard Plus Non-Tobacco	25	\$53.88	\$44.53
	35	\$61.85	\$46.63
	45	\$141.28	\$108.32
Standard Non-Tobacco	25	\$62.16	\$50.35
	35	\$72.97	\$56.46
	45	\$164.01	\$124.86
Preferred Tobacco	25	\$123.24	\$96.04
	35	\$161.49	\$124.94
	45	\$389.29	\$281.34
Standard Tobacco	25	\$162.34	\$113.89
	35	\$220.14	\$169.14
	45	\$531.24	\$393.54

