

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.**



Over 70% of people overestimate the price of coverage by more than 3x its actual cost ¹.

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 strong financial ratings.²

¹Statistic from 2024 Life Insurance Barometer Study, LIMRA and Life Happens

²A.M. Best – A+ (Superior) – 2nd Highest out of 15 categories. Ratings are as of November 3, 2022, and apply to Legal & General America Group and its subsidiaries Banner Life Insurance Company and William Penn Life Insurance Company of New York. Ratings are subject to change.

³Premiums should always be quoted online and sample rates provided should not be used as a means for quoting premiums with clients or prospects.

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 Life is not authorized as an insurer and does not do business in New York. The Legal & General America companies are part of the worldwide Legal & General Group. OPterm policy form # ICC21-DTCV and state variations. In New York, OPterm policy form # DTCV21-NY. Rates shown are for William Penn OPterm as of 03.21.2025 and may not be available in other states. Rates for Banner may vary. 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 \$80 annual policy fee. Two-year contestability and suicide provisions apply. A one-year suicide provision applies in CO, MO, and ND. 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 CN04302025-8 (03.21.2025)

Sample³ Monthly Cost for \$1 Million Death Benefit

		Male	Female
Class	Age	William Penn OPterm 20	
Preferred Plus Non-Tobacco	25	\$31.16	\$23.86
	35	\$34.64	\$30.80
	45	\$85.80	\$68.38
Preferred Non-Tobacco	25	\$39.90	\$31.42
	35	\$46.74	\$38.86
	45	\$106.85	\$79.76
Standard Plus Non-Tobacco	25	\$53.63	\$44.34
	35	\$62.92	\$48.01
	45	\$136.83	\$104.53
Standard Non-Tobacco	25	\$63.50	\$50.96
	35	\$71.99	\$55.53
	45	\$168.25	\$122.34
Preferred Tobacco	25	\$126.30	\$93.92
	35	\$167.82	\$136.42
	45	\$426.27	\$303.02
Standard Tobacco	25	\$165.17	\$115.31
	35	\$223.47	\$193.37
	45	\$531.90	\$410.99

