

# SUPPORT FOR FINANCIAL INSTITUTION BUSINESS THROUGH BGAs

	<b>LIBRARY</b>	<b>NUMBERS TELL THE STORY</b>	<b>DIFFERENCE MAKERS</b>
<b>PRE-SALE MARKETING</b>	<ul style="list-style-type: none"> <li>FI Microsite: LGAmerica.com/fi</li> <li>Underwriting Microsite LGAmerica.com/underwriting</li> <li>A-LIST microsite: LGAmerica.com/alist</li> </ul>	<ul style="list-style-type: none"> <li>94 COMDEX, S&amp;P AA-, A.M. Best A+</li> <li>One of the most cost efficient life insurance carriers based on industry benchmarking expense study</li> <li>LGA's mortality risk hedges parent's business / longevity risk</li> <li>Access to capital comes at uniquely lost cost to LGA</li> <li>Parent Legal &amp; General Group Plc is 7th largest Insurance carrier in the world</li> </ul>	<ul style="list-style-type: none"> <li>Term riders for when amount of coverage declines over time (Saves policy fee)</li> <li>\$1M in coverage for stay at home spouse and potentially more depending on other coverage</li> <li>Reasons to Sell/Buy/Quote</li> <li>Group Term Carve Out for highly compensated employee groups</li> <li>Guaranteed UL (GUL) for lifetime protection</li> <li>Accelerated Death Benefit (up to \$750K)</li> </ul>
<b>QUOTING</b>	<ul style="list-style-type: none"> <li>LGA MobileSuite</li> <li>iPipeline</li> <li>FI Microsite LGAmerica.com/FI)</li> <li>Compulife</li> </ul>	<ul style="list-style-type: none"> <li>#5 in total face amount issued in 2014</li> <li>FI IGA agreements improve accuracy of sales reporting, compensation, and BD rep email marketing</li> </ul>	<ul style="list-style-type: none"> <li>MobileSuite app for quotes, inforce data</li> <li>Tools to help determine how much and what types of insurance are needed</li> <li>Guaranteed cash values on GUL via loans or partial surrenders</li> <li>Table-rated case premiums based on Standard Plus</li> </ul>
<b>DROP TICKET</b>	<ul style="list-style-type: none"> <li>LGA AppAssist LGAmerica.com or BGA personalized URL</li> <li>New IGA agreements LGAmerica.com/FI/onboarding</li> </ul>	<ul style="list-style-type: none"> <li>75% placement for all AppAssist cases</li> <li>Initial tele-interview call typically completed within 48 hours of RLI receipt</li> <li>May save up to 40% on case processing costs; spend more time marketing</li> <li>BD rep appointments typically completed within 24 hours vs. 10 days with new IGAs</li> <li>Voice signature option speeds up cycle time by 2 weeks (90% opt in)</li> </ul>	<ul style="list-style-type: none"> <li>Supports EFT and credit card payments</li> <li>Support other agency-specific vendors like:                             <ul style="list-style-type: none"> <li>Advisor appointments do not require a signature (BK23 appointment form supported with SureLC)</li> <li>Case documents provided on all cases that reach underwriting decision status</li> </ul> </li> </ul>
<b>UW</b>	<ul style="list-style-type: none"> <li>New Business LGAmerica.com</li> </ul>	<ul style="list-style-type: none"> <li>30 day app to issue cycle-time</li> <li>78% of cases are placed in Top 3 underwriting classes</li> <li>12% of all cases are moved up one underwriting class based on credits</li> </ul>	<ul style="list-style-type: none"> <li>Case status feeds to AMS (Agencyworks, EzData, etc.)</li> <li>Status emails</li> <li>Case status, appointments and commissions available on LGAmerica.com</li> <li>Family history of cancer can be rated Preferred</li> <li>Underwriting credit program</li> </ul>
<b>POLICY DELIVERY</b>	<ul style="list-style-type: none"> <li>eDelivery available for all AppAssist cases regardless of term platform submission and available non-AppAssist cases at BGA discretion</li> <li>Commissions</li> </ul>	<ul style="list-style-type: none"> <li>eDelivery cases activated 15 days faster (25% of current volume)</li> <li>eDelivery post-issue changes completed online within 24 hours</li> <li>90% of the cases qualify for eDelivery and 90% of the clients opt in for eDelivery</li> </ul>	<ul style="list-style-type: none"> <li>eDelivery is supported on all term platforms</li> <li>eDelivery supports EFT and credit card payments</li> <li>Level product commission schedules</li> <li>Commissions paid daily or as scheduled</li> <li>DTCC money settlement and appointment feeds/support</li> </ul>
<b>CUSTOMER SERVICE</b>	<ul style="list-style-type: none"> <li>Policy Services LGAmerica.com</li> </ul>	<ul style="list-style-type: none"> <li>Customer service provided by LGA employees in MD M-F 8-5pm ET and 8:30-4:45pm in NY (dedicated BGA line)</li> <li>24/7 website supports eEverything (Changes of beneficiary, address, etc. Policy access. ePay for premiums.)</li> <li>Over 1 million U.S. policyowners</li> </ul>	<ul style="list-style-type: none"> <li>DTCC inforce and FAR feeds</li> <li>Favorable late payment forgiveness on GUL up to 61 days</li> <li>No early payment adverse affect for GUL</li> <li>Conversions for entire guarantee period or up to age 70 (5 yr conversion period if issued after age 65)</li> </ul>

This page not valid without full disclosure found on page 2.

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.

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 8.10.15.

Life Step UL: Banner policy form # ICC12 UL13 and state variations. William Penn policy form # UL13S-NY. Life Step UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to maturity at age 121 if the appropriate premium according to policy terms is paid on time. The policy will not lapse if the coverage guarantee requirement is met. However, a policy loan balance that exceeds the cash surrender value will result in a lapse of coverage.

A partial surrender, policy form ICC11PSEnd and state variations, allows you to take a portion of the Cash Surrender Value of the policy after the first five years. The Account Value will be reduced by the dollar amount of the Partial Surrender. The Specified Amount, and Coverage Guarantee Amount will be reduced by the ratio equal to the partial surrender amount divided by the Cash Surrender Value (excluding the reduction for any policy indebtedness). The partial surrender is not available in NY and therefore is not offered with William Penn products.

Additional Insurance Riders, form AIR (1-11) and state variations, can provide temporary life insurance coverage for 10, 15 or 20 years after which coverage ceases. Term riders issue ages vary from base plan. Term rider coverage ceases at end of term duration.

Legal & General America will continue to carefully examine and underwrite family histories. In a very small portion of cases, hereditary cancer syndrome may exist. The change in criteria does not reflect the promise of a favorable offer.

The Equivalent Tax Yield on a life insurance death benefit is defined as the pre-tax annual interest rate at which investments equal to the annual premium would be required to earn outside a life insurance policy to accumulate to an amount that is equal to the death benefit proceeds paid upon the death of the insured. For illustrative purposes only, we have assumed a 35% income tax bracket when determining the Equivalent Tax Yield.

A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved.

Fifth place ranking among U.S. companies determined by 2014 year end LIMRA report based on survey participants. Seventh place ranking based on 2014 assets under management, according to a 2015 study by A.M. Best. Financial strength ratings as of 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.

The Equivalent Tax Yield on a life insurance death benefit is defined as the pre-tax annual interest rate at which investments equal to the annual premium would be required to earn outside a life insurance policy to accumulate to an amount that is equal to the death benefit proceeds paid upon the death of the insured. For illustrative purposes only, we have assumed a 35% income tax bracket when determining the Equivalent Tax Yield.

Insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. A licensed financial professional can provide costs and complete details. This piece has been designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisors. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code. Securities and Insurance Products: Not Insured by FDIC or any federal government agency. May lose value. Not a deposit of or guaranteed by any bank or bank affiliate.