

A-List Term[®] Advantage

A-List Term is a better choice than group life insurance

Goal: To provide your highly-compensated employees with enhanced life insurance coverage – a plan with more comprehensive benefits than traditional group term life insurance.

Current Group Plan Limitations

Group insurance is easy but far from ideal.

- 1 Limited Rate Guarantee:** Less than 3 years
- 2 Benefit Reductions:** May reduce 35% at age 65; 50% at age 70
- 3 Not Portable:** Convertible but often to a very expensive product
- 4 Experience-Rated:** Either partially or fully
- 5 Can be Canceled or Modified:** At insurance company discretion

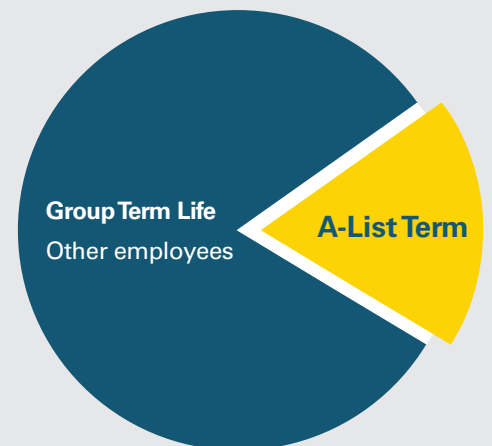


A-List Term Carve-Out Solution

Your highly-compensated employees will be covered by the A-List Term carve-out plan and removed from the existing group plan. A-ListTerm is an individual term life insurance policy owned by the employee with the employee naming a personal beneficiary.

- 1 Guaranteed Rate Schedule: first 3 years***
- 2 No Automatic Benefit Reductions**
- 3 Completely Portable**
- 4 Pricing Unaffected by Mortality Experience**
- 5 Cannot be canceled by insurer if premium is paid**

*A-ListTerm has an annual increasing premium schedule



A-List Term Administrator:

DYE & ESKIN, INC.
Creating Victories[®]



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Rate schedules increase annually, but are guaranteed for the first three policy years. Premiums include \$50 annual fee per policy. A \$30 administrative fee per participant is collected annually by Dye & Eskin. A-List Term issue ages are 25-75. The maximum average issue age is 50 for groups of 10-24; 55 for groups of 25 or more. Face amount minimum is \$50,000. Face amount maximum is \$3,000,000 per life, based on group size (certain restrictions apply). Increases after initial issuance may be limited. Premiums are age and gender distinct; no distinction for tobacco use. Coverage can be renewed to age 95. Policies can be returned without obligation within 30 days of receipt in most states. Banner rates as of 04.25.12. William Penn rates as of 07.20.12.

Banner Increasing Death Benefit Rider form # ICC13OTIB and state variations. William Penn Increasing Death Benefit Rider form OPTIB-NY.

An Accelerated Death Benefit Rider, Banner policy form #ICC10 ADB and state variations (William Penn # ADB (07-10)), is included with all policies. If the Accelerated Death Benefit is paid, it may affect the policy's cash value, death benefit, premium and policy loans or liens.

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. For broker use only. Not for public distribution. LAA1857 19-234