

A-List Term[®] Benefits and Features

A-List Term is a carve-out solution specifically designed for the institutional purchase of individual life insurance for highly-compensated employees.



High Death Benefits:

Up to \$3 million based on group size.
Higher amounts considered.
(restrictions may apply)



Beneficial Rate Structure

The low annually increasing premium schedule eliminates problems associated with paying in advance.



Less Underwriting:

25+ lives:
One medical question for ages 20-70;
simplified issue ages 71-75

10-24 Lives:
Three medical questions; includes review of
MIB, MVR, prescription and medical history.



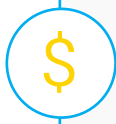
Portability

Coverage is portable at termination of employment or retirement with no change in rate schedule.



Increasing Benefit Rider

Provides coverage increases in sync with salary increases: Each rider carries its own 3-year rate schedule guarantee.



Employee Compensation:

\$100,000 minimum annual salary.
(\$75,000 - \$99,999 may be considered)



Accelerated Death Benefit Included

Early partial payment of death benefit for qualifying terminal illness



Competitive Rates

Age and gender distinct; no distinction for tobacco use.



Convertible

To a permanent life plan.



Rate Guaranteed

Rate schedules are guaranteed for the first three policy years.



Lower Taxable Income

Less taxable income at virtually all ages.



A-List Term Administrator:
703-556-0744

dye-eskin.com

Dye & Eskin, Inc.
1324 Vincent Place
McLean, VA 22101



Quality Administration

Experienced plan administrator and dedicated account managers.



DYE & ESKIN, INC.
Creating Victories[®]



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. Banner A-List Term policy form # ICC12OPT, and state variations; William Penn A-List Term policy form number OPT-NY.

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. LAA1899 19-231