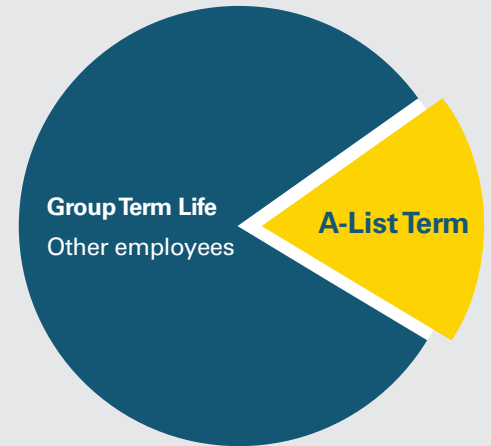


A-List Term[®] Broker Summary

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

Sales Opportunities

- 1 Carve-out:** replacing a group life insurance plan
- 2 Additional insurance:** providing more coverage
- 3 Replacing another carve-out:** for better benefits / lower costs
- 4 Corporate-Owned plans:** buy-out or key-person, etc.



Plan Features

High death benefits

Up to \$3 million based on group size (restrictions apply)
Maximums: Higher amounts considered on a case-by-case basis

Platform 1

Underwriting groups of 25 or more

Only one medical question for participants ages 20-70;
simplified issue for ages 71-75

- Multiply covered lives by \$30,000+ to determine individual maximum death benefit

Platform 2

Underwriting groups of 10-24

Three medical questions for all ages. Underwriting will review MIB, MVR, prescription and medical history

- Multiply covered lives by \$20,000+ to determine individual maximum death benefit

Employee compensation requirement

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

Administration

No administration for agents

Dye & Eskin, Inc. (D&E) is the A-List Term plan administrator and has specialized in executive and employee insurance programs for over 35 years. D&E controls the entire administrative platform, providing all materials and proposals, as well as preparing all applications. The D&E team services all billing, coordinates plan implementation and provides ongoing product administration.

Point of sales assistance

D&E provides support and will accompany agents on sales appointments.

A-List Term is brought to you by a top provider

For nearly 70 years, Legal & General America (LGA) has been in the business of providing financial protection for Americans from coast to coast. LGA has been a leading term life insurance carrier in the independent brokerage market for more than 20 years, providing top-notch competitive pricing and high quality, efficient service to over 1.3 million customers.



A-List Term Administrator:
703-556-0744

dye-eskin.com

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



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. LAA1858 19-230