

# A-List Term<sup>®</sup> Sample Cases

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

*"I heard about A-List Term and the next day I contacted my BGA. He suggested a conference call with Dye & Eskin. We talked about my prospect, and reviewed solutions and administration. The result: 169 employees covered by A-List Term with a premium of \$323,000. Great teamwork!" – Agent*



## Carve Out

### Replacing A Group Life Insurance Plan

**Industry: Law Firm**

Had group life insurance. Pulled partners and associates out and put into A-List Term. Group life rate reduced by half. CFO transferred the partner and associate risks to a non-experience rated platform.

**Solution for 91 Partners and 132 Associates:**  
Partners - \$3 million; Associates - 2.5x salary



## Additional Insurance

### Providing More Coverage

**Industry: Hospital**

Had one times salary benefit on executives and physicians through group life. Gained additional 1x salary with A-List Term. COO liked the inherent portability of the product and no automatic benefit reductions.

**Solution for 262 Executives and Physicians:**  
Increased coverage to 2x salary



## Replacing Another Carve-Out For Better Benefits / Lower Costs

**Industry: Consulting**

Had another carve out plan (10 year level term) for highly compensated employees. CFO did not want to pay in advance any longer and the premium spike in year 11 was problematic.

**Solution for 71 Consultants:**  
Coverage amount tier #1 - 3x salary  
Coverage amount tier #2 - 1x salary  
Premium savings: 40%



## Corporate-Owned Plans Buy-Out or Key-Person, etc.

**Industry: Engineering**

Had no coverage for revenue loss in the event of employee death. Efficient administration; no exams. Individual policies allowed for corporate ownership.

**Solution for 29 Executives:**  
Coverage amount - \$1 million each;  
Owner and beneficiary - Employer



**A-List Term Administrator:**  
**703-556-0744**

[dye-eskin.com](http://dye-eskin.com)

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**DYE & ESKIN, INC.**  
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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. LAA1863 19-232