

# We're here when you need us most

For over 70 years, Legal & General America has been protecting American families and businesses. We deliver outstanding service, great pricing and work hard to make Life better.

## Who we are

- Policies are underwritten and issued by Banner Life Insurance Company and William Penn Life Insurance Company of New York, but we go to market under one name, **Legal & General America**.
- Banner Life and William Penn operate as the twin engines of the Legal & General America machine. Together, we offer the highest level of customer service and **products available in all 50 states**.
- More than **1.3 million U.S. customers** count on us for life insurance.<sup>1</sup>
- Legal & General America has been part of the worldwide Legal & General Group since 1981; the **eighth largest insurer in the world**.<sup>2</sup>
- Our dedicated team is headquartered in central Maryland.

## What we do

- ✓ Protect American families and businesses
- ✓ Offer affordable and competitive pricing
- ✓ Provide consistent and reliable service

**Term life insurance is our specialty**—it can be a very budget-friendly choice for people who need financial protection should the unexpected happen. It provides a safety net for families to help pay funeral expenses, send children to college or cover a mortgage.

We'll work with you and a licensed insurance agent to customize a policy with benefits that fit your financial protection needs, regardless of where you are on your journey.

## Products and Process

Our affordable term plans allow you lock-in pricing for 10 to 40 years of coverage, with flexible billing schedules and simple payment options that let you pay by text, over the phone, or by digital wallet on your smartphone.

We make it easy for you to complete your application for insurance online or over the phone. Once the medical review process is complete and all requirements are met, you can e-sign your policy and download a copy.

<sup>1</sup> Based on YE 2019 results

<sup>2</sup> Based on 2017 non-banking assets, 2019 study, A.M. Best

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland 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 OPTerm policy form # ICC18-OPTC and state variations. In New York, William Penn OPTerm policy form # OPTN-NY. OPTerm 35 and 40 are not available in New York. 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. Financial strength ratings as of YE 2019. 20-077 (03.18.20)



## Built to last

Our super-competitive position and solid operating performance is backed by exceptional financial strength ratings from the world's top ratings agencies:

**A+** A.M. Best  
**AA-** S&P and Fitch  
**94** COMDEX Score

## Claims story

We're here when you need us most.

**3,480 families and businesses**  
were the beneficiaries of our policies

**Nearly \$1 billion**  
is the value of claims paid

**99.9%**  
of life insurance claims  
were paid



All claims statistics based on year-end 2019 data

## Our people set us apart

Our team is accessible, responsive and seeks feedback to better understand our customers. **We look forward to covering your life insurance needs.**