

Why pick us?

Help your clients choose a company who's been protecting Americans for over 70 years. Our new digital application platform makes doing business easier, faster, and better for both agents and customers.

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 (LGA)**.
- LGA is ranked in the **top five of U.S. life insurers**.¹
- We ended 2019 with an excess of \$759 billion of coverage in force with more than **1.3 million U.S. customers**.²
- LGA has been part of the worldwide Legal & General Group since 1981; a top 10 global asset manager and **ninth largest insurer in the world**.³

What we do

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

We underwrite individuals, not just impairments.

At LGA we take a holistic approach to underwriting, leveraging advances in medicine and data to improve and accelerate the risk selection process.

- ✓ Substandard premium calculations are based on *Standard Plus* rates.⁴

Best class consideration for:

Tobacco users 3 yrs after quitting
Treated high blood pressure
Treated/untreated cholesterol
A family history of cancer⁵

Competitive offers for clients with:

Asthma on two medications or less
Anxiety/Depression on one medication
Controlled Type II Diabetes
Sleep Apnea with good compliance

A faster, better process

- Our digital application and automated underwriting platform offers you and your clients a better experience from start to finish*
- Gives clients the flexibility to complete the app online in under 20 min.
- Reflexive questions shorten the application and reduce cycle time
- Quickly obtains requirements, keeping you and your clients informed
- Reduces the need for exams and APSs for eligible customers
- eDelivery collects signatures and first premiums online, allowing instant delivery and download of policy documents

*The new digital application is available for Banner Lifebusiness only at this time and is not available in New York.

¹ Top five term life ranking based on coverage in the brokerage channel; 2019 LIMRA US Retail Individual Life Ins. Sales By Channel

² Based on YE 2019 results

³ Based on 2018 non-banking assets, 2020 study, A.M. Best

⁴ With the exception of cancer cases requiring a flat extra without a table rating, all non-tobacco substandard premiums are based off of Standard Plus rates – not Standard.

⁵ Unless there are features of the family history that suggest a hereditary cancer

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. Clients who do not fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. The Legal & General America companies are part of the worldwide Legal & General Group. Financial strength ratings as of YE 2019. 20-148 (04.29.20)



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 customers need us most.

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

Nearly \$1 billion in claims paid

99.9% of claims were paid



All claims statistics based on year-end 2019 data

Our people set us apart

The LGA team is accessible, responsive and seeks feedback to better understand our customers and partners.

We look forward to working with you!

lgamerica.com/advisor