

# Show your loved ones you've got them covered

Right now, life insurance is easier to get and more important than ever. At Legal & General America, we've worked hard to eliminate barriers so you can keep your loved ones protected through it all.

## We're speeding up the process.

We use technology and data to allow more people to skip the medical exams. That means policies can be approved much faster and with less hassle — cutting application review times down from weeks to just days (or even hours).

## It's more affordable than you think.

Most people overestimate the price of coverage by more than 3X. Truth is, the monthly cost of term life insurance may be less than your daily cup of specialty coffee — as little as \$7\* a month.



## Applying has never been easier.

We have options that fit your lifestyle. Apply online in less than 20 minutes, or set up a 30-minute phone interview with one of our in-house professionals.

## Together, we can do this.

Get the protection you need for you and your family — without the hassles or cost you might expect. A licensed agent can help you determine your coverage needs and explore which options are right for you — all for no additional cost.

\*A \$7 monthly premium is applicable for a 20-year-old female nonsmoker in excellent health purchasing a 10-year OPTerm life insurance policy with a \$100,000 face amount.

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. OPTerm policy form # ICC18-OPTC and state variations. In New York, OPTerm policy form # OPTN-NY. 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.

The Legal & General America companies are part of the worldwide. Legal & General Group. CN 08202021-1

