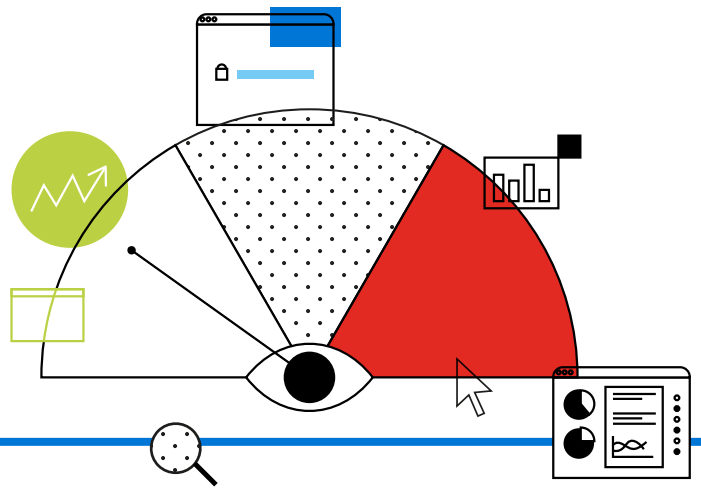


# Is life insurance part of your financial plan?



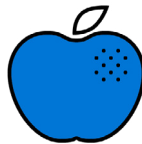
Life insurance is essential when it comes to protecting your family's financial future. Not everyone understands what life insurance really does and why they actually need it. What it all boils down to: life insurance is one of the keys toward financial health and well-being.

## Are you ready to take the first step toward owning your financial fitness journey?

### Advantages of Individual Term Life Insurance from Legal & General America

- Lock in one level price guaranteed not to increase during the term period you choose (10, 15, 20, 25, 30, 35 or 40 years)
- Have confidence in a company with a history more than 180 years strong and over 1.3 million US customers<sup>1</sup>
- Check your policy and pay your bill online or via smartphone
- Term Riders can be added to a base policy to provide flexibility and to ensure you have the right amount of coverage when you need it and less when you don't
- Child Riders are available to provide some coverage on children
- Since an individual policy is not connected to your employer, it is completely portable, providing continuous coverage even if you change jobs

**\$250,000 of 20-year term life insurance may cost as little as \$12.59\* per month and can help your family cover:**



**Education costs**



**Credit card bills**



**Living expenses**



**Mortgage/rent payments**

\*A \$12.59 monthly premium estimate is applicable for a 30-year-old male nonsmoker in excellent health purchasing a 20-year OPTerm life insurance policy with a \$250,000 face amount. \*Premiums should always be quoted online and sample rates provided should not be used as a means for quoting premiums with clients or prospects.  
1. As of year-end 2021.

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 # ICC21-DTCV and state variations. In New York, OPTerm policy form # DTCV21-NY. Monthly premium estimate shown are for Banner OPTerm as of 05.04.2022. Rates for William Penn may vary. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums quoted include \$90 annual policy fee, applicable only where Banner products are distributed. Additional Insurance Riders available on OPTerm form # ICC11 AIR (William Penn form # AIR (1-11)) and state variations, can provide temporary life insurance coverage for 10, 15 or 20 years after which coverage ceases. Term Riders issue ages vary from base plan. Children's Life Insurance Rider, form # ICC16-CLJR and state variations, can provide life insurance coverage on eligible children. Children's Life Insurance Rider is not available in New York and is not available on base plans with Term Riders or in conjunction with A-List Term. Children's Life Insurance Rider premiums are guaranteed to stay level. Coverage expires at the earlier of the insured child's 25th birthday, the base policy insured's 65th birthday or base policy termination. 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. LAA1808 CN 10152021-1 (05.04.2022)