

# One decision, 30 years of protection



Over the span of 30 years, a lot can happen. A decision to buy 30-year term life insurance might be the best one you'll ever make.

## Reasons to Buy

**Your life insurance rates are currently lower than they'll ever be in the future**



- Your rates increase as you age and your health changes. New diagnoses, either for you or even your siblings or parents, can increase your rates in the future if you need to apply for a new policy.
- Inflation and industry changes mean that you just can't guess what rates will be 20 years in the future.<sup>1</sup>

### Life events can extend coverage needs:

- Continued mortgage and/or debt repayment.
- Adult children stay home longer or move back.
- Aging parents might need part-time caregiving.

### One decision, guaranteed level term protection

None of us know what the future may bring. But if you're a parent or have a spouse, life insurance means your loved ones could be debt-free when you're no longer around.

Choosing the right amount and length of coverage to fit your needs is one of the most important decisions you can make for your family.

## SAMPLE\* MONTHLY COST FOR \$250,000 COVERAGE

(Health Status) Underwriting Class	Age	OPTerm 30 Male	OPTerm 30 Female
Preferred Plus Non-Tobacco	30	\$18.26	\$17.00
	40	\$30.08	\$25.16
	50	\$73.31	\$57.80
Preferred Non-Tobacco	30	\$25.26	\$20.71
	40	\$35.61	\$28.26
	50	\$88.71	\$64.60
Standard Plus Non-Tobacco	30	\$31.77	\$26.13
	40	\$46.85	\$36.33
	50	\$108.99	\$82.87
Standard Non-Tobacco	30	\$34.62	\$30.92
	40	\$56.05	\$43.99
	50	\$129.65	\$97.10
Preferred Tobacco	30	\$68.72	\$51.73
	40	\$122.58	\$88.29
	50	\$282.41	\$202.08
Standard Tobacco	30	\$93.88	\$72.86
	40	\$164.05	\$119.00
	50	\$320.87	\$246.56

Let's talk. Give me a call today.

\*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. 2023 Policygenius Article: *How long should my life insurance coverage last?*

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD 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 Life is not authorized as an insurer and does not do business in New York. 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. Rates shown are for William Penn OPterm as of 03.21.2025 and may not be available in other states. Rates for Banner may vary. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums based on preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, preferred tobacco and standard tobacco underwriting classes. Premiums quoted include \$80 annual policy fee. Two-year contestability and suicide provisions apply. A one-year suicide provision applies in CO, MO, and ND. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. LAA1885 CN04302025-6 (03.21.2025)

