

No place like home

Term life insurance can help cover expenses like a home mortgage for up to 40 years!

Get peace-of-mind knowing your loved ones could afford to keep your home, even if something were to happen to you.



Be ready for the unexpected.

The reality is, you may need 35 or even 40 years to pay off your mortgage, so it's best to make sure you're covered for as long as you have a protection need.

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

Life insurance benefits are generally tax-free

Life insurance can provide a tax-free death benefit to help your family cover expenses like the mortgage, debt, funeral costs or other bills.

Guaranteed level term protection

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. By having a financial protection plan in place, you can have peace-of-mind, knowing that life will go on for those you love.

MALES - SAMPLE* MONTHLY COST FOR \$250,000 COVERAGE

(Health Status) Underwriting Class	Age	20 Year OPTerm	25 Year OPTerm	30 Year OPTerm
(Excellent) Preferred Plus Non-Tobacco	30	\$16.36	\$17.20	\$18.26
	40	\$20.28	\$27.42	\$30.08
	50	\$41.86	\$68.87	\$73.31
(Very Good) Preferred Non-Tobacco	30	\$20.19	\$21.40	\$25.26
	40	\$24.20	\$34.55	\$35.61
	50	\$49.09	\$83.14	\$88.71
(Good) Standard Plus Non-Tobacco	30	\$24.22	\$30.01	\$31.77
	40	\$33.15	\$45.79	\$46.85
	50	\$68.85	\$107.93	\$108.99

FEMALES - SAMPLE* MONTHLY COST FOR \$250,000 COVERAGE

(Health Status) Underwriting Class	Age	20 Year OPTerm	25 Year OPTerm	30 Year OPTerm
(Excellent) Preferred Plus Non-Tobacco	30	\$14.66	\$15.94	\$17.00
	40	\$19.34	\$24.10	\$25.16
	50	\$34.21	\$52.77	\$57.80
(Very Good) Preferred Non-Tobacco	30	\$15.94	\$19.25	\$20.71
	40	\$21.04	\$25.39	\$28.26
	50	\$39.74	\$60.24	\$64.60
(Good) Standard Plus Non-Tobacco	30	\$19.55	\$22.60	\$26.13
	40	\$26.56	\$35.26	\$36.33
	50	\$54.19	\$76.42	\$82.87

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.

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 and standard plus non-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. LAA2297 CN04302025-10 (Rev. 03.21.2025)

