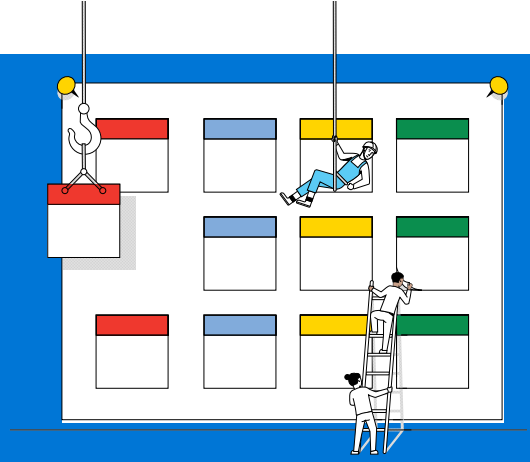


Term Life Marketing Kit for Agents



Getting Started

Legal & General America delivers super competitive pricing and the longest term solution available in today's market, with up to 40 years of coverage. We've created a term life insurance campaign kit with lots of collateral you can use within your own marketing efforts. We want to make it easier for you to share materials with agents — help them to educate consumers about the need for life insurance and the affordability of guaranteed term.

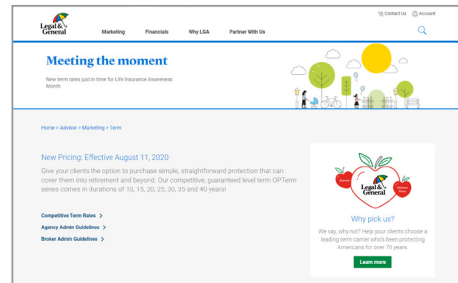
Just pick and choose what works for you. Access the full range of materials (videos, flyers and social media graphics), then decide which ones fit best with who you want to reach out to—and how. All materials are already pre-approved with compliance from Legal & General America.

Many flyers and other printable items can be personalized, so just fill in your contact information. In most cases, if you are able, we've left room for you to add your logo if you would like to co-brand a piece.

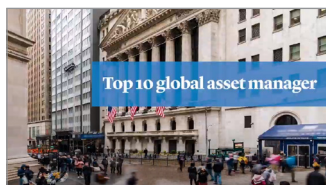
Term Website

Our term website is a great resource for both BGAs and agents. No login required! You'll find all the materials in this kit and more at www.lgamerica.com/advisor/marketing/term.

You can also find a full catalog of marketing materials on the Partner Dashboard, partner.lgamerica.com/dashboard.



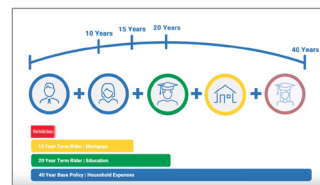
Videos



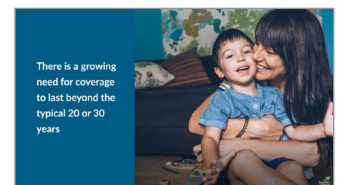
Learn more about Legal & General America in our Who We Are video.



Share with clients to help educate them about the need for life insurance.



Teach your clients how they can customize their coverage and save with Term Riders.



Share this video to promote LGA's 40-year term product.

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. Premium estimates shown are for Banner OPTerm as of 8.11.2020 and may not be available in New York. Rates for William Penn may vary. OPTerm 35 and 40 are not available in New York. 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. For broker use only. Not for public distribution. 20-234



For Agent Use

Personalizable Flyers

Download these PDF flyers and personalize if you wish. Use them digitally or print to share with your agents.

Agency Administrative Guidelines

August 11, 2020 OPTerm Rate Change

New Business Submission and Pending New Business

Traditional Paper Applications

- New applications received in the home office by September 10, 2020 and applications currently pending will be issued with the most favorable premium for the insured.
- Applications received September 11, 2020 and later will be issued with the new rates.

AppAssist

- Formal applications received by September 10, 2020 will be issued with the most favorable premium for the insured.
- In order for the policy to be eligible for prior rates, the drop ticket should be submitted with enough time for the interview to be completed and the application submitted by September 10, 2020.
- New rates will apply to all completed interviews and subsequent formal applications received September 11, 2020 and later.

Digital Applications

- Formal applications received by September 10, 2020 will be issued with the most favorable premium for the insured.
- In order for the policy to be eligible for prior rates, the drop ticket should be submitted with enough time for the applicant to complete the application and submit it by September 10, 2020.
- Applications received September 11, 2020 and later will be issued with the new rates.

Reissue Requests

- Recently issued policies can be considered for reissue, with the new rates, provided the free look period has not expired. Make sure you indicate that you want the policy reissued with the new rates.
- Reissue requests can be made from the Partner Dashboard or by sending an email to Banner_Reissue@lga.com or Perm_Reissue@lga.com.
- All reissue requests must be made in writing. Telephone requests will not be accepted.

Illustrations

- Web Quoting Version 4.2 has been updated with the new rates and is available on the Partner Dashboard.
- MobileSuite has been updated with the new rates.
- Third party vendors such as AgentQuote, Compulife, Pipeline, and VitaQuote (Elix) have been provided with the new rates.

Highlights

What's Changed?
A mix of increases and decreases, with a focus on regaining the top competitive position on the preferred and standard non-tobacco classes and improving competitive position in the preferred plus class.

Rate changes were primarily focused on 10-30 year level term periods, but have changed for all OPTerm series options. Both annual and monthly rates are highly competitive.

Overview

Effective date: 8-11-2020

Plans: New rates for OPTerm 10, 15, 20, 25, 30, 35 and 40


Classes: All non-tobacco and tobacco underwriting classes

Bands: All bands

Policy fee: No change

Compensation: No change

Not valid without full disclosure



Term Riders: Flexible Coverage Solutions

Stacking 10, 15 or 20 years of term coverage on top of a base policy may be the most cost-effective way for your clients to buy term life insurance

The Need
Your client needs 30 years of affordable coverage, but the protection need will shrink as financial milestones are reached:

- Mortgage paid
- College tuition paid
- Credit card debt paid
- Retirement

The Solution
A term rider is an additional insurance rider that provides temporary coverage for a shorter time period than the base policy. Riders may be larger in face amount than the base policy but are better for duration.

The Benefits
Term riders can give your clients flexibility while saving them money and time:
Save money – multiple policy fees can really add up, making term riders a great option
One easy payment with consolidated billing
Flexible options – one to three term riders in durations of 10, 15 or 20 years may be stacked
Automatic – riders drop off and premiums are reduced as each rider's coverage period expires
Convertible – while riders are in force

A Case Study with Term Riders
No additional policy fees or charges for term riders means clients can save money when compared to purchasing multiple policies or one large policy.
OPTerm 30 policy with 10, 15 and 20 year term riders
\$1.5 million initial total coverage amount
Male, Age 40, Preferred Non-tobacco
(\$1.5m)

\$500k 10-yr rider	\$277
\$500k 15-yr rider	\$389
\$500k 20-yr rider	\$462
\$500k 30-yr base policy	\$190


Term Rider Cost Breakdown

Coverage	Cost
OPTerm 30 base policy	\$250,000 \$462
20-year rider	\$250,000 \$190
15-year rider	\$250,000 \$289
10-year rider	\$250,000 \$277
Total	\$1,500,000 \$1,199

Four Individual Policies
Purchasing four individual OPTerm policies of the same coverage amounts and durations costs \$1,339 annually – policy fees increase the cost by \$180 per year and can really add up over time.

One Cover-All Policy
A \$1.5 million OPTerm 30 policy costs \$2,376 annually – that's almost double the cost of stacking coverage with term riders.

Use term riders to give your client the right amount of coverage for the right amount of time.



Meeting Clients' Needs with Term + Perm Solution

Customers are looking for more affordable options when it comes to protecting their financial futures. Current products don't always meet their needs.

Typical financial obligations that may need protecting over a lifetime:

- Mortgage/Rent
- Education
- Credit Cards
- Auto Loans
- Burial Expenses
- Legacy

Other considerations
Americans are living and working longer
Many people are working or plan to work past age 65 and continue to live a lifestyle based on income.
Debt or obligations continue beyond age 65
Mortgage or other financial debt repayment, adult children live at home longer, aging parents move in for better home care.
Coverage in later years can be costly
Those shopping for a new term or permanent policy at older ages are often facing health issues which may affect eligibility or prevent them from being able to afford coverage.
Permanent coverage poses challenges for budget-conscious buyers
Permanent products can provide protection to life expectancy, but at a high cost.¹

Term vs Perm Comparison
40-Year Term vs 55 Years of GUL
\$1M coverage

OPTerm 40	\$1,580 \$63,215
GUL for 40 years of coverage	\$2,767 \$310,680
GUL for 55 years of coverage*	\$2,826 \$430,430

The Term + Perm Solution
OPTerm 40 and GUL Mix
\$750k OPTerm 40 + \$250k GUL


OPTerm 40	\$1,196 \$47,858
GUL for 15 years of coverage	\$2,076 \$114,180

TOTAL \$162,038

Figures are based on a male, age 40, preferred non-tobacco. *GUL coverage to age 65. Premiums needed to nearest whole dollar and based on male, age 25, Preferred Plus health class.

Give your clients the full protection they need for the long term at a price they can afford. What could your clients do with an savings like these?

Call your GA to learn more about 40-year term options from Legal & General America.



Agency Administrative Guidelines

Download broker version

Term Riders: Flexible Coverage Solutions

The Term + Perm Solution

The Long Term Solution

Give your clients the option to buy simple term life insurance protection that can cover them into retirement and beyond

35 and 40-Year Term
Legal & General America offers up to 40 years of guaranteed, level term life insurance coverage. Our super-competitive OPTerm product series is available in term periods of 10, 15, 20, 25, 30, 35 and 40 years.

Market Needs
Consumers are looking for more affordable options when it comes to protecting their financial futures. Current products may not always meet customer needs.

Americans are living and working longer
Many people are working or plan to work past age 65 and continue to live a lifestyle based on income.
Debt or obligations continue beyond age 65
Mortgage or other financial debt repayment
Adult children live at home longer or return home
Aging parents move in for better home care
Coverage in later years can be costly
Those shopping for a new term or permanent policy often face health issues which may affect eligibility or prevent them from being able to afford coverage.
Permanent products can provide protection to life expectancy but at a higher cost.
OPTerm 40 may be 2-3x times more affordable than a GUL that's set up to provide the same 40 years of coverage.¹

Limited options for budget-conscious buyers
Permanent products can provide protection to life expectancy but at a higher cost.
OPTerm 40 may be 2-3x times more affordable than a GUL that's set up to provide the same 40 years of coverage.¹

The Term Rider Advantage
Stacking term coverage can help your clients purchase the right amount of protection for the right length of time and may be the most cost-effective way to reduce coverage over time.

Term Riders (one or multiple) may be stacked on top of a base term policy for 10, 15 or 20 years. Riders automatically drop off at the end of the additional insurance rider coverage period.

Savings on policy fees add up over time.
The base policy coverage amount can be lower than the Term Rider amount, giving customers a customizable way to reduce coverage over time as expected needs change.

40 Years
of affordable coverage from a financially strong, easy-to-work-with, term market leader.

Customer Segments
Millennials and Gen Xers: Can affordably build a basic protection need for retirement. Cost savings could be used to help build a bigger nest egg or college fund.
Homeowners: Covers the mortgage for those who buy a new home or need to refinance their 30-year mortgage.
Heads of Household: Those with a long-term need for income protection can purchase a 40-year OPTerm policy up to age 40 (non-tobacco) for level premium coverage until age 85.
Businesses: OPTerm 35 and 40 can be a cost-effective solution for businesses wanting long-term key person coverage. The affordable premiums allow for efficient business continuation planning.

OPTerm 40 Comparison with GUL
costed to same length of coverage
\$500,000 Face Amount, Annual Premiums

Male	OPTerm 40	GUL A	GUL B	GUL C	%
Age 35, PP	\$811	\$2,660	\$2,191	\$2,288	234%
Age 35, S	\$1,280	\$2,540	\$1,880	\$2,019	226%
Age 40, PP	\$1,227	\$3,204	\$2,674	\$2,737	231%
Age 40, S	\$1,540	\$4,400	\$2,862	\$2,759	247%
Age 45, PP	\$2,107	\$5,401	\$3,594	\$3,479	186%
Age 45, S	\$2,225	\$4,789	\$3,581	\$3,494	150%

Not valid without full disclosure. OPTerm 40 and GUL are not available in New York.



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.
We ended 2019 with an excess of \$739 billion of coverage in force with more than 1.3 million U.S. customers.
LGA has been part of the worldwide Legal & General Group since 1981; a top 10 global asset manager and eighth largest insurer in the world.¹

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.
Substantiated premium calculations are based on Standard Plus rates.
Best class consideration for Tobacco users is pro-rata after getting on no-tobacco medications or less.
Treated high blood pressure
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.
Give clients the flexibility to complete the app online under 20 min.
Reduce questions during the application and reduce cycle time.
Quickly obtain requirements, keeping you and your clients informed.
Reduces the need for exams and APFs for eligible customers.
eVerify collects signatures and final premiums online, allowing instant delivery and download of policy documents.

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
A- 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.

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! legamexia.com

1. The 2019 Global Vantage published by Morningstar. 2. The 2019 Global Vantage published by Morningstar. 3. The 2019 Global Vantage published by Morningstar. 4. The 2019 Global Vantage published by Morningstar. 5. The 2019 Global Vantage published by Morningstar. 6. The 2019 Global Vantage published by Morningstar. 7. The 2019 Global Vantage published by Morningstar. 8. The 2019 Global Vantage published by Morningstar. 9. The 2019 Global Vantage published by Morningstar. 10. The 2019 Global Vantage published by Morningstar. 11. The 2019 Global Vantage published by Morningstar. 12. The 2019 Global Vantage published by Morningstar. 13. The 2019 Global Vantage published by Morningstar. 14. The 2019 Global Vantage published by Morningstar. 15. The 2019 Global Vantage published by Morningstar. 16. The 2019 Global Vantage published by Morningstar. 17. The 2019 Global Vantage published by Morningstar. 18. The 2019 Global Vantage published by Morningstar. 19. 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Term Rider Advantage: 40-Year
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\$250k Term Coverage
Is life insurance part of your financial plan?

\$500k to Help Cover A Mortgage
Download \$250k NY version

20 or 40? Tips to Plan Ahead

Client Flyer

We're here when you need us most

\$1 Million Term Coverage
Protect the ones you love
[Download NY version](#)

For Consumer Use

Personalizable Flyers

Download these PDF flyers and personalize if you wish. Use them digitally or print to share with your clients.

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 children or parents, can increase your rates in the future 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.

Life events can extend coverage needs:

- continued mortgage and/or debt repayment,
- adult children still home longer or move back in,
- 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.

MONTHLY COST FOR \$250,000 DEATH BENEFIT			
Health Status	Underwriting Class	DP Term 30 Male	DP Term 30 Female
Preferred Plus Non-Tabacco	30	\$19.02	\$16.45
	40	\$48.73	\$24.41
	50	\$79.05	\$65.68
Preferred Non-Tabacco	30	\$22.89	\$20.14
	40	\$48.94	\$27.16
	50	\$87.76	\$66.15
Standard Plus Non-Tabacco	30	\$30.54	\$25.03
	40	\$49.15	\$36.63
	50	\$111.65	\$78.71
Standard Non-Tabacco	30	\$35.02	\$27.79
	40	\$56.34	\$43.82
	50	\$135.36	\$97.59
Preferred Tobacco	30	\$69.06	\$53.76
	40	\$116.66	\$86.70
	50	\$282.41	\$208.25
Standard Tobacco	30	\$89.67	\$71.61
	40	\$160.01	\$116.62
	50	\$320.87	\$246.03

Let's talk. Give me a call today

Our Numbers Add Up To More

Life insurance is about doing more for the people you care about most.

The financial strength of an insurance company provides peace of mind that your financial promises will be kept.

1.3 Legal & General America has 1.3 million U.S. customers.* That's the number of policy owners counting on us to help provide financial security for the people they have so carefully chosen to protect.

9 Our parent, Legal & General Group Plc, is the 9th largest insurance company in the world.* Over 10 million customers worldwide rely on Legal & General for life insurance, pensions, investment and general insurance.*

5 Legal & General America is a top five provider of term life insurance in the U.S., issuing more than \$57 billion in new coverage in 2019.*

95 Our investment portfolio is conservatively positioned and prudently managed. It's highly liquid and well diversified with approximately 95% investment grade corporate bonds and very highly rated structured securities.*

94 Legal & General America has a 94 COMDEX score, which is a composite of all the financial strength ratings we have received. We hold an A+ (Superior) financial strength rating from A.M. Best and A+ (Very Strong) financial strength rating from Standard & Poor's and Fitch Ratings.

184 Number of years the Legal & General Group Plc has been continuously serving customers, since its founding in a London coffee shop in 1836.

* 2019 data

* Legal & General America's 2019 financial strength ratings were based on the following information: A.M. Best's 2019 Best's Key Indicators of Financial Strength, Standard & Poor's 2019 Financial Strength Ratings, Fitch Ratings' 2019 Financial Strength Ratings, and Moody's 2019 Financial Strength Ratings. Legal & General America's 2019 financial strength ratings were based on the following information: A.M. Best's 2019 Best's Key Indicators of Financial Strength, Standard & Poor's 2019 Financial Strength Ratings, Fitch Ratings' 2019 Financial Strength Ratings, and Moody's 2019 Financial Strength Ratings. Legal & General America's 2019 financial strength ratings were based on the following information: A.M. Best's 2019 Best's Key Indicators of Financial Strength, Standard & Poor's 2019 Financial Strength Ratings, Fitch Ratings' 2019 Financial Strength Ratings, and Moody's 2019 Financial Strength Ratings.

5 reasons why it is smart for women to get life insurance—or more of it

Sole providers Women increasingly are the primary breadwinners and sole sole providers. Life insurance provides much-needed funds when an unexpected accident or other caregiver suddenly has to find help to care for a loved one. Life insurance ensures that whenever depends on the husband or husband if something were to ever happen to her.

Stay-at-home Stay-at-home moms need protection too. Don't discount the value they provide. Life insurance provides much-needed funds when an unexpected accident or other caregiver suddenly has to find help to care for a loved one. Life insurance ensures that whenever depends on the husband or husband if something were to ever happen to her.

May cost less Women often pay less for insurance—or get more coverage for the same amount. Because women have a longer average life expectancy than men, that in turn keeps the cost of life insurance down for women. Also, when it comes to the younger and healthier you are, the less it will cost you.

Mortgage Mortgages and those who work part time need coverage too. Women often own home-based businesses or work part time while also raising children. They need life insurance more than men, because if they die, their family would lose their income. Life insurance ensures that whenever depends on the husband or husband if something were to ever happen to her.

Situations change Women's situations change, just when you think you've gotten your life insurance needs all taken care of. You might experience more additions to your family or close down a business, or go through a divorce, or a family member might need your active support in the future. So your insurance up-to-date with your changing needs!

Find an agent Research an insurance agent will all down with you free of charge to go through your needs and help you see all the coverage that fits your budget, which is key! If you don't have an agent, here are some tips on finding the right fit and then searching by ZIP code with the Agent Locator.

William Penn Flyer

Thirty years of protection

Our Numbers Add Up To More

Financial strength flyer

Why It's Smart for Women to Get Life Insurance Coverage

The benefits of buying 40 years of term life insurance protection

The importance of life insurance cannot be overstated. Life insurance coverage can offer peace of mind and security, making it a valuable protection product for virtually everyone looking to take that next step in their financial journey.

Life insurance is not one-size-fits-all. Some people may need coverage to last for only a limited time of time, say 20 years, while others may require lifetime coverage. It's important to learn about the different options available to you.

The life insurance landscape There is a growing need for affordable term life insurance to last beyond the typical 10, 20 or 30 years, due to several realities facing the American population.

Americans are living and working longer Americans are expected to live longer on average than the estimate 20 years ago and many are working or plan to work past age 65.

People have debt beyond age 65 Many Americans continue to own a significant amount of debt and for those age 60-74 who are carrying debt, the average amount is \$108,700.

Coverage in later years is costly People over age 50 looking to buy a new term or permanent policy often face health issues which may affect eligibility or prevent them from being able to afford coverage.

Limited options for longer coverage A 40-year term policy may be two to three times more affordable than a Guaranteed Issue Life or other permanent product that will up to provide the same 40 years of coverage.*

Protection solution scenario Rob and Jane, both age 40, are a married couple who each want to purchase a life insurance policy to cover their mortgage and expenses in the worst case of them dies. They like the affordability of a 30-year term policy, but need the coverage to last longer as they plan to work past age 70 and may need more time to finish paying down their debts. A permanent policy is simply too expensive to fit into the couple's budget.

The Solution Rob and Jane can each purchase a budget-friendly 40-year term policy now, covering them both until age 80.

Is 40 years of coverage right for you? A 40-year term life insurance policy may be a great protection solution for you. The product can fulfill the need for a longer period of coverage at an affordable price, while offering the peace of mind that life insurance brings.

A licensed agent can help you get the right amount and length of coverage to fit your needs.

Let's talk. Give me a call today

Time For A Life Check-Up

Life can change in an instant, so it's important to keep reviewing your plans and priorities. Make sure your family has the financial protection they need right now.

Let's Get Started

When did you last look at your coverage? If you've already got insurance, great, but how long ago were your policies purchased? A change in your life could mean it's time to update your life insurance. You may need more coverage, less coverage, or even a different type of insurance.

Schedule a comprehensive life check-up The checklist below includes examples of the changes that can affect the type and amount of life insurance you need. Even if you haven't experienced any major changes in your life, it's a good idea to schedule regular policy reviews to make sure your coverage still meets your needs.

Fill out the checklist A licensed agent can help you identify next steps based on your results. Get started below.

☐ Became married or divorced

☐ Purchased a first home

☐ Welcomed a new member to the family

☐ Started a new business

☐ Began caring for an elderly family member, an adult child or a partner with special needs

☐ Started saving for education

☐ Have left or re-entered the workforce

☐ Considered retirement or leaving work

☐ Been an accident or become disabled

☐ Became widowed

☐ Received an inheritance or unexpected windfall

☐ Became a grandparent

☐ Became an empty nester

Check any of these situations that apply to you:

☐ I want to increase/decrease my insurance coverage

☐ I want to review and/or change my beneficiaries

☐ I'm looking for ideas for an additional investment

☐ I'd like to change my retirement plan contributions

☐ I want to know about bequeathing assets

☐ I need help with my investments

☐ It's time to start an education savings plan

☐ I'd like to review/update an estate plan

☐ I want to set up a trust

What are you interested in learning more about?

☐ Life insurance

☐ Long-term care insurance

☐ Disability income insurance

☐ Investing

☐ Retirement planning

☐ Estate planning

☐ Taxes

☐ Business continuation or business planning

Your coverage will never cost less. While life insurance may be the best thing on your mind in your 20s and 30s, the fact is you're paying up to a million dollars in opportunity by waiting until your later life. Life insurance premiums are calculated based on your age and health when you initially buy the policy. Being young and healthy means your premiums will be low based on at any other time in your life. And with every year that passes, the premiums will typically increase. Rather than saving money by skipping the insurance for all those years, you're actually cost yourself a great deal more in higher premiums later on.

Let's talk. Give me a call today

Why you should consider term life insurance in your 20s and 30s

Life insurance? Under 30? You might be asking yourself why anyone who's young and healthy would ever need to think about life insurance. Well, as far as that there is a lot of good reasons for people to consider getting term life insurance as early as possible.

Protect your family, now Many people often ask themselves what's the best age to buy life insurance? When you're young and single, and no one financially depends on you, you probably think you don't need it. But family obligations come in many forms, and life can change in an instant. Being prepared for the unexpected is far better than scrambling to figure things out once it's too late. We all have people we care about—people who we want to protect even if we're no longer around.

Family members Even if you're single, there may still be someone who depends on you. Perhaps a parent, or a sibling. But what if you find your spouse? Were suddenly gone? What would your loved ones do? Having a life insurance plan in place when you're starting to grow your family is smart. Knowing the people you care about will be taken care of should something happen to you.

Your coverage will never cost less. While life insurance may be the best thing on your mind in your 20s and 30s, the fact is you're paying up to a million dollars in opportunity by waiting until your later life. Life insurance premiums are calculated based on your age and health when you initially buy the policy. Being young and healthy means your premiums will be low based on at any other time in your life. And with every year that passes, the premiums will typically increase. Rather than saving money by skipping the insurance for all those years, you're actually cost yourself a great deal more in higher premiums later on.

There's a lot more to come. And a lot more to protect. When you get life insurance you have to remember you're not just protecting what you have now, but everything you and your family could have in the future. Think about how many people live in the best type of life insurance for a 30-year old because it offers the best of both—affordable coverage and the protection you need during the years you need it.

Easy to qualify. Remember when we said being young and healthy meant low premiums? Well, being in the best health is also an advantage. In fact, you may be able to get the life insurance coverage you need right away—without the inconvenience of a medical exam. You need 25 years or so. You may still be in great shape. You continue. Eat well. But your blood pressure is just a little high. Or you may have a few extra pounds you can't get rid of. And suddenly you find that getting the coverage you need has become not only more expensive, but more difficult to get.

There's a lot more to come. And a lot more to protect. When you get life insurance you have to remember you're not just protecting what you have now, but everything you and your family could have in the future. Think about how many people live in the best type of life insurance for a 30-year old because it offers the best of both—affordable coverage and the protection you need during the years you need it.

So in order to figure out how long you'll need coverage, think about when you'll be in your life right now. Then you can start planning a family. Then you might consider a policy that protects your family until your young graduates college. Are you in your 30s, and just bought a house? Maybe you want to get a longer term to make sure the mortgage is paid so your spouse doesn't have to sell your retirement savings to pay for it.

Your debts and final expenses are covered. Many people don't realize that when they die their financial obligations live on. And some of us can have such a small net worth that we're not really, from credit cards and car loans to student loans and mortgages. In fact, the average 30-year old has \$12.10 in debt on average. And like we said, it doesn't just go away once you die.

Client Follow-Up: The Benefits of 40-Year Term Protection

Time For A Life Check-up

Use this to help check-in with clients or new prospects

Client Follow-Up: Why You Should Consider Life Insurance in Your 20s and 30s

For Consumer Use


Personalizable Flyers

Download these PDF flyers and personalize if you wish. Use them digitally or print to share with your clients.

Lifetime Protection

Questions to get you thinking about flexibility

How long will I need coverage?
How long am I willing to pay premiums?




What is Permanent Life Insurance?

Permanent insurance provides lifelong protection and the ability to accumulate cash value on a tax-deferred basis. Unlike term insurance, a permanent insurance policy will remain in effect for as long as you continue to pay your premiums.

Who Needs Permanent Life Insurance?

Someone might need coverage for an extended period because contrary to what a lot of people think, the need for life insurance often persists long after the kids have graduated college or the mortgage has been paid off. If you died the day after your youngest child graduated from college, your spouse would still be faced with daily living expenses.

Would your financial plan, without life insurance, enable your spouse to maintain the life style you worked so hard to achieve? And would you be able to pass on something to your children or grandchildren?





Consider life insurance in financial planning

When it comes to life insurance, most people have the same reaction. They don't want to talk about it. Most of us don't even want to think about it, because it means facing a hard reality—one day we are all going to die.

But life insurance isn't about you. It's about those you love.

Why life insurance is important

There are five main reasons to own life insurance. The first and most obvious reason is to provide financial protection for your loved ones. Second, having a life insurance policy can oblige your employer coverage you may already have through work. Extended events, offer tax advantages, and allow you to transfer money to your heirs.

But, there is one important thing to remember. Because life insurance premiums rise as you get older, the longer you wait to purchase a policy, the more it will cost. So, the sooner you add life insurance to your financial plan, the better.

Protection for your loved ones

None of us know what life has in store for us. The unexpected can happen at any time. So, even though we may have our lives and our careers all planned out, if you have people that rely on you, it's important to discuss here a Plan B.

Take a moment to think about what would happen if you died unexpectedly. Not a pretty picture, but give it a try. How hard that would be on your family? All the years they counted on spending with you, and the insurance they thought could create together, suddenly gone...heartbreaking, right? Now imagine that on top of the emotional trauma, your family also suffered a financial crisis on top of it. The income they depend on is suddenly gone overnight.

Having adequate life insurance means they won't have to worry—even if the unexpected were to happen. Their immediate needs will be covered, and they will be able to stay in the home that they know and love. The kids can remain at the same school with their friends. Life will go on. Having a financial protection plan in place means that at least some of their plans for the future, like attending college, will still be possible.

Supplement work coverage

Most people who own life insurance through work are covered by a group insurance plan. If you're one of those people, it's wise to ensure that your family is protected. While the coverage may be adequate for someone without any dependents, it almost never enough to meet the financial needs of a young family.

The numbers tell the story. In most cases, the group life insurance that an employer provides as a death benefit that's usually one or two times the employee's annual salary. While that does provide some cushion, it won't meet the needs of most families for very long.










That's why most experts recommend life insurance coverage that's at least twice your annual salary. So, if you're making \$75,000 a year and you have life insurance coverage through work with a benefit that's 2x your salary, it makes sense to consider having your own policy to make up the difference. If your goal is to protect your family until your children are grown, your best option may be term life insurance, which probably costs less than your financial



What would it cost to replace Mom?


How mom spends her week:

She's a teacher, chef, chauffeur, dryer, otherwise known as 'Mom'. Think about all the tasks Mom does in one day. How much would it cost to pay someone else to do all of the things that a stay-at-home mother does for her children? Here's just a few ways Mom spends her week:

 Chef 17 hours	 Housekeeper 15 hours	 Detective 5 hours
 Chauffeur 9 hours	 Counselor 5 hours	 Caretaker 45 hours
 Teacher 30 hours	 Event Planner 48 hours	 Judge 3 hours

Total hours worked per week: 163 hours, 6% increase from 2019

Mom's value is at an all-time high at \$93,920 – a 12% increase over last year.* Nothing can replace her, but having life insurance means that the family will be financially protected if the unexpected were to happen.



*Statistics from Insure.com, Mother's Day Index
Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Columbia, MD and Banner Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. Banner products are available exclusively to members of the worldwide Legal & General Group. The Legal & General American companies are part of the worldwide Legal & General Group. 2017-18.

Lifetime Protection: Questions to get you thinking

Client Follow-Up: Consider Life Insurance in Financial Planning

What Would It Cost To Replace Mom? Infographic

Term Life Insurance

Questions to get you thinking about affordability

How much coverage will I need now and in the future?

Term insurance is often a good choice for people in their family formation years, especially if they're on a tight budget, because it allows them to buy high levels of coverage when the need for protection is often greatest.

Term insurance is designed to meet temporary needs. It provides protection for a specific period of time and generally pays a benefit only if you die during the term.

This type of insurance is often bought to cover funeral expenses, mortgage or debt payoff, college education costs and income replacement. It makes most sense when you have a need for coverage that will disappear at a specific point in time.

For instance, if paying for college is a major financial concern but you're pretty sure that you won't need life insurance coverage after the kids graduate, then it might make sense to buy a term policy that will get you through the college years.

How does term insurance fit my needs and my budget?

One of the biggest advantages of term insurance is its affordability. With term insurance, you're generally just paying for the death benefit, the lump sum payment your beneficiaries will receive if you die while the policy is in force.

What options are available to me with term coverage and what are the benefits?

As the name implies, term insurance provides protection for a specific period of time with various rate guarantees.

How long do I want to look in guaranteed premiums?

When considering a life insurance purchase, one thing to keep in mind is that not all policies are the same. Some may include certain provisions as standard features, while others may require you to pay extra to add these features as "riders" to your policy. So, remember that price is not the only factor to consider.



Plan for the Future

You May Need Life Insurance Protection If:

- You're Single**
Some single people provide financial support for aging parents or siblings. Others may be carrying significant student debt that they wouldn't want to pass on to family members who aren't yet in the workforce. If you're young and healthy your life insurability is at its peak and you're the wealthiest with the best rates on life insurance.
- You're a Single Parent**
As a single parent, you're the caregiver, housekeeper, cook, chauffeur, and day-to-day mom. With so much responsibility resting on your shoulders, you need to make doubly sure that you have enough life insurance to safeguard your children's financial future.
- You're Married**
"Think you don't need life insurance if you don't have children?" Making your spouse be able to pay off debts like credit card balances and car loans, let alone cover the monthly rent and utility bills?
- You're a Stay-At-Home-Parent**
Children and household activities are all important tasks, the replacement value of which is often specially considered. Could your spouse afford to pay for these services if you were gone? With life insurance, your family can afford to continue their quality of life.
- You're Married with Kids**
Most families plan on their income to make ends meet. Could your family maintain that standard of living on your income alone? Would your children be able to attend college? Life insurance protects your family's financial future.



How much life insurance coverage will you need?

No matter your life stage, there is a life insurance policy that can meet your family's specific needs to help ensure no one is left in a bind should something unexpected happen. Life insurance is one of the keys toward protecting your family financially.

Let's start by putting a number on it.

- Annual earned income your family/business would need if you passed away
Include all sources of income
- Total income multiplier (Multiply the appropriate age factor by line 1)
Factor represents the number of years for which funds would be needed
- Financial and other debt expenses
Can range between \$10,000 to \$20,000
- Mortgage and other outstanding debts
Includes mortgage, credit card debts, car loans, home equity, etc.
- Education expenses*
2020 average annual college costs: \$10,500
- Total income required (Add lines 2, 3, 4 and 5)
- Savings
Bank accounts, IRAs, 401(k)s, plans, stocks, bonds, real estate/rental property, etc.
- Present amount of life insurance
Include group and personal insurance
- Total current protection (Add line 7 and 8)
- Additional life insurance needed (Subtract line 9 from line 6)

	ANNUAL AMOUNT	# OF YEARS IN COLLEGE	TOTAL COST (\$)
Child 1			
Child 2			
Child 3			
Child 4			

1.

2.

3.

4.

5.

6.


7.

8.

9.

10.

*Based on 2020 average annual college costs. Excludes room and board. The average cost of tuition and fees at public 4-year colleges is \$10,500. The average cost of tuition and fees at private 4-year colleges is \$15,000. The average cost of tuition and fees at public 2-year colleges is \$3,500. The average cost of tuition and fees at private 2-year colleges is \$5,000. The average cost of room and board at public 4-year colleges is \$4,000. The average cost of room and board at private 4-year colleges is \$5,000. The average cost of room and board at public 2-year colleges is \$2,500. The average cost of room and board at private 2-year colleges is \$3,500. The average cost of books and supplies at public 4-year colleges is \$1,000. The average cost of books and supplies at private 4-year colleges is \$1,500. The average cost of books and supplies at public 2-year colleges is \$500. The average cost of books and supplies at private 2-year colleges is \$750. The average cost of transportation at public 4-year colleges is \$500. The average cost of transportation at private 4-year colleges is \$750. The average cost of transportation at public 2-year colleges is \$250. The average cost of transportation at private 2-year colleges is \$375. The average cost of food and clothing at public 4-year colleges is \$1,000. The average cost of food and clothing at private 4-year colleges is \$1,500. The average cost of food and clothing at public 2-year colleges is \$500. The average cost of food and clothing at private 2-year colleges is \$750. The average cost of health insurance at public 4-year colleges is \$500. The average cost of health insurance at private 4-year colleges is \$750. The average cost of health insurance at public 2-year colleges is \$250. The average cost of health insurance at private 2-year colleges is \$375. The average cost of other expenses at public 4-year colleges is \$500. The average cost of other expenses at private 4-year colleges is \$750. The average cost of other expenses at public 2-year colleges is \$250. The average cost of other expenses at private 2-year colleges is \$375. The average cost of total expenses at public 4-year colleges is \$10,500. The average cost of total expenses at private 4-year colleges is \$15,000. The average cost of total expenses at public 2-year colleges is \$3,500. The average cost of total expenses at private 2-year colleges is \$5,000.



Term Life Insurance Questions to get consumers thinking about affordability

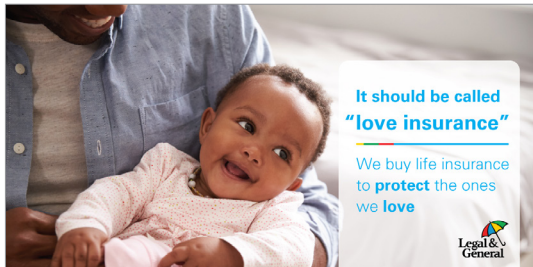
Plan for the Future Get consumers thinking about their coverage needs

How Much Do You Need? Agents can use with clients to help determine coverage need

For Consumer Use

Social Media

Find these and more on our term website at <https://www.lgamerica.com/advisor/marketing/term>.



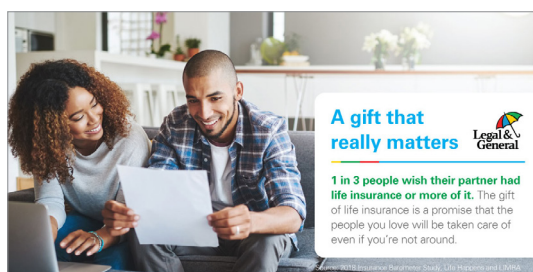
It should be called "love insurance".
We buy life insurance to protect the ones we love.



"The way to love anything is to realize it might be lost." Be sure the people you love will be protected from financial worries, with life insurance.



Why I buy: Life Insurance
Having life insurance means I won't be leaving a financial burden for my family when I die.



A gift that really matters
1 in 3 people wish their partner had life insurance or more of it. The gift of life insurance is a promise that the people you love will be taken care of even if you're not around.



If someone you love relies on your income...
You need life insurance.