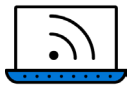
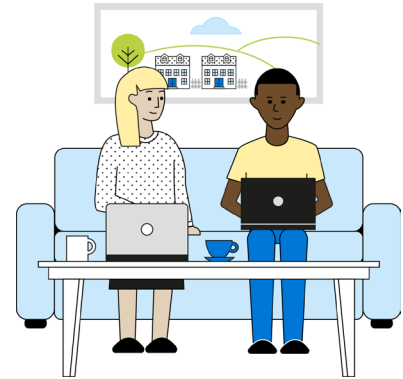


Getting life insurance is easier than ever.

Simple, hassle-free, affordable coverage.

Protecting your family starts with a contactless process.

In today's environment, we understand that families are looking for the easiest, fastest and safest path to the life insurance coverage they need. With Legal & General America, you could get up to \$2 million* in life insurance coverage without a medical exam or blood work, through a simple, no-touch process that starts with an easy online application.



Apply online in 20 minutes or less

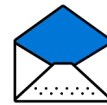
Start your online application¹ anytime, anywhere, and you could be approved in a little as a few hours. Or schedule a time to complete your application over the phone at your convenience.



Opportunities for lab-free approvals

Our convenient online application checks for lab-free eligibility — approval can happen within just a few hours of completing the application.²

If needed, we can use medical records and lab work from a recent physician visit so you can bypass the medical exam.²



Fast and touch-free, digital delivery options

Once your policy is issued, we'll send it via secure link for signature and payment.³ In just a few minutes, you can download and save your policy documents for safekeeping — and enjoy the peace of mind your new coverage brings.

Could you qualify for lab-free through our digital application?

- Ages 20–60
- Up to \$2 million in coverage⁴
- Any term duration (10–40 years)
- Applicants with no history of significant medical issues are more likely to qualify for a lab-free experience

Don't qualify for lab-free? No problem.

If needed, a free 30-minute medical exam will be scheduled at your convenience.

A better experience is waiting for you.

Talk to an advisor to learn how you can get affordable, hassle-free protection from a leading insurance provider.

1. The digital application is available for Banner Life business only at this time and is not available in NY.
2. Applicants who do not fit all accelerated underwriting or exam substitution requirements may need to submit additional information like a paramedical exam or other medical records. Approval is not guaranteed.
3. A policy goes into effect only after the application is approved and we have received the first premium payment as well as any outstanding policy requirements.
4. Coverage amounts available for accelerated underwriting or exam substitution consideration may vary and can be affected by several factors including but not limited to; age, coverage in force, medical history, and availability of required medical records or bloodwork on file.

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 does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group. 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 21-xxx (03.15.21)