## Products At A Glance

**Legal & General America**

### OPTerm
**Banner:** ICC18-OPTC and state variations  
**William Penn:** OPT-NY  
**Product Position:** Level premium term with guaranteed death benefit.  
10, 15, 20, 25, 30, 35 and 40 year plans.

<table>
<thead>
<tr>
<th>Min. Face</th>
<th>$100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age nearest birthday.</td>
<td></td>
</tr>
<tr>
<td><strong>Banner</strong></td>
<td><strong>William Penn</strong></td>
</tr>
<tr>
<td>10</td>
<td>20-75 all classes</td>
</tr>
<tr>
<td>15</td>
<td>20-75 all classes</td>
</tr>
<tr>
<td>20</td>
<td>20-70 non-tobacco 20-65 tobacco</td>
</tr>
<tr>
<td>25</td>
<td>20-60 non-tobacco 20-55 tobacco</td>
</tr>
<tr>
<td>30</td>
<td>20-55 non-tobacco 20-50 tobacco</td>
</tr>
<tr>
<td>35</td>
<td>20-50 non-tobacco 20-45 tobacco</td>
</tr>
<tr>
<td>40</td>
<td>20-45 non-tobacco 20-40 tobacco</td>
</tr>
</tbody>
</table>

**Issue Ages**

- **Min. Face:** $100,000
- **Age nearest birthday.**
- **Banner**
  - 10: 20-75 all classes
  - 15: 20-75 all classes
  - 20: 20-70 non-tobacco 20-65 tobacco
  - 25: 20-60 non-tobacco 20-55 tobacco
  - 30: 20-55 non-tobacco 20-50 tobacco
  - 35: 20-50 non-tobacco 20-45 tobacco
  - 40: 20-45 non-tobacco 20-40 tobacco

**Min. Face:** $50,000

**Issue Ages**

- **Min. Face:** $50,000
- **Age last birthday.**
- **Banner**
  - 20-75
- **Age nearest birthday.**
  - All classes: 20-85

**Min. Face:** $50,000

**Issue Ages**

- **Min. Face:** $50,000
- **Age nearest birthday.**
  - 20-75 NY all classes
- **Average age of group cannot exceed age 50 for groups of 10-24; cannot exceed age 55 for groups of 25 or more.**
- **Age and gender distinct; no distinction for tobacco use.**

**Highlights**

- Market leading guaranteed level premiums.
- High maximum issue ages.
- Renewable and convertible.
- Level death benefit to age 95 (premiums increase after level premium period expires).
- Standard Plus Non-Tobacco Class: Applied to most rated cases.
- $60 annual policy fee.
- A history of family cancer does not prevent applicants from consideration for our preferred underwriting classes.

**Surrender Charges**

- N/A

**Convertible**

- Convertible for level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first 5 policy years.

**Additional Benefits (in approved states)**

- **Automatically included:** Accelerated Death Benefit
- **Optional:** Waiver of Premium Term Rider 10, 15 and 20.

### A-List Term
**Banner:** ICC12OPT and state variations  
**William Penn:** OPT-NY  
**Product Position:** Group Term Carve Out - Individual term life insurance for highly compensated employee. Premium guaranteed for first three policy years.

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<td><strong>William Penn</strong></td>
</tr>
<tr>
<td>20-75 all classes</td>
<td>20-71 NY all classes</td>
</tr>
<tr>
<td>20-70 non-tobacco 20-65 tobacco</td>
<td>20-65 NY non-tobacco 20-64 NY tobacco</td>
</tr>
<tr>
<td>20-60 non-tobacco 20-55 tobacco</td>
<td>20-58 non-tobacco 20-55 tobacco</td>
</tr>
<tr>
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<td>Not Available</td>
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**Issue Ages**

- **Min. Face:** $50,000
- **Age last birthday.**
- **Banner**
  - 20-75
- **Average age of group cannot exceed age 50 for groups of 10-24; cannot exceed age 55 for groups of 25 or more.**
- **Age and gender distinct; no distinction for tobacco use.**

**Highlights**

- Individuals in white-collar jobs making $75k or more annually.
- High death benefits up to $3 million or more based on group size.
- Portable. Individual ownership at same rates means it’s portable at termination of employment or retirement.
- Minimum participation requirement is 10 lives.
- Underwriting 10-24 lives, simplified issue including MIB, MVR and prescriptions. Underwriting 25 or more lives, one medical question for ages 20-70; simplified issue for ages 71-75.
- $60 annual policy fee.
- Less taxable income. Imputed income is lower because in virtually every case A-List premiums are less than Table I. A $30 administrative fee per participant is collected annually by Dye & Eskin.
- A history of family cancer does not prevent applicants from consideration for our preferred underwriting classes.

**Surrender Charges**

- N/A

**Convertible**

- Convertible for 10 years from date of issue or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first 5 policy years.

**Additional Benefits (in approved states)**

- **Automatically included:** Accelerated Death Benefit
- **Optional:** Increasing Death Benefit Rider

### Life Step UL
**Banner:** ICC12 UL13 and state variations  
**William Penn:** UL13S-NY  
**Product Position:** Flexible premium universal life. Focused on providing death benefit guarantees.

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**Issue Ages**

- **Min. Face:** $50,000
- **Age nearest birthday.**
  - All classes: 20-85

**Highlights**

- Designed for term conversions or for new sales with face amounts as low as $50,000.
- Coverage guarantee to maturity at age 121.
- On-time premium payment guarantees cash values that equal the death benefit at age 121.
- Standard Plus Non-Tobacco Class: Applied to most rated cases.
- A history of family cancer does not prevent applicants from consideration for our preferred underwriting classes.

**Surrender Charges**

- N/A

**Convertible**

- Convertible for 10 years from date of issue or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first 5 policy years.

**Additional Benefits (in approved states)**

- **Automatically included:** Accelerated Death Benefit
- **Optional:** Increasing Death Benefit Rider

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**Not valid without full disclosure**
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Additional Insurance Riders available on OPTerm form #ICC11 AIR (William Penn form #AIRC (1-1)) 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. A Waiver of Premium Benefit Rider is available, policy form # ICC09 WPTR (William Penn form # WPTR) and state variations. An Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations (William Penn # ADB (07-10)), is included with all policies. If the Accelerated Death Benefit is paid, it may affect the policy's cash value, death benefit, premium and policy loans or liens. Accelerated Death Benefit Rider is the lesser of 75% of the policy's primary death benefit or $500,000, when the insured has a life expectancy of 12 months or less. Children's Life Insurance Rider, form # ICC16-CLIR and state variations, can provide life insurance coverage on eligible children. Life Step UL offers a coverage guarantee to maturity at age 121 if the appropriate premium according to policy terms is paid on time. The policy will not lapse if the coverage guarantee requirement is met. A policy loan however, that exceeds the cash surrender value will result in a lapse of coverage. Partial surrenders are allowed in approved states. William Penn universal life plans mature at age 121 and cannot be extended. Two-year contestability and suicide provisions apply to all plans. Premium rates vary by underwriting classification and coverage amount. Refer to the policies for complete limitations, terms and conditions. For broker use only. Not for public distribution. LAA1725 18-290 (12.11.18)