

Sharper Term Rates

Legal & General America has competitive new term rates and great pricing for both annual and monthly premium payments.

Delivering consistent, competitive pricing and automated, simple solutions.

Competitive Rates

At all ages, classes, amounts, and durations, OPTerm pricing for Banner ranks #1 - 79% of the time. For William Penn, pricing ranks #1 - 80% of the time.¹

What Changed

October 8, 2018 - New rates include a mix of decreases and increases. Rate decreases in more than 40% of pricing cells improved our ranking against core competitors.

Less than 7% of rates increased and focused on female tobacco users at higher face amounts.

What Hasn't Changed

Legal & General America is committed to you and finding new ways to partner with you.

We're investing in our distribution to bring about solutions that meet our partners and customers where they are today and where they will be tomorrow.

¹Price rankings based on OPTerm monthly pricing at quinquennial ages.

Not valid without full disclosure; see reverse side.



Percent of wins and ties against named competitors based on annual or monthly premiums:

	Banner ANNUAL	Banner MONTHLY
AIG	90%	89%
AXA	96%	95%
John Hancock	97%	97%
Lincoln (LifeElements)	94%	94%
Lincoln (TermAccel)	93%	94%
Mutual of Omaha	95%	96%
North American	92%	89%
Pacific Life	90%	87%
Principal	91%	91%
Protective	87%	87%
Prudential	95%	96%
SBLI	93%	94%
Transamerica	96%	96%

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. Banner OPTerm policy form # ICC12OPTN and state variations. In New York, William Penn OPTerm policy form # OPTN-NY. 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. Premiums quoted include \$60 annual policy fee.

Rates as of 10.8.18. Competitive rank based on annual and monthly premiums for all classes, bands, genders and quinquennial ages based on CompuLife comparisons as of 10.1.18 of 2,448 cells. Valid until 1.1.19. The products listed in the term comparisons are believed to be comparable to OPTerm plans with level guaranteed premiums paid for 10, 15, 20, 25 and 30 year durations. Term ranks based on Preferred Plus Non-Tobacco (PPNT), Preferred Non-Tobacco (PNT), Standard Plus Non-Tobacco (SPNT), Standard Non-Tobacco (SNT), Preferred Tobacco (PT) and Standard Tobacco (ST) underwriting classes. The form numbers for these competitor products may vary by state.

Banner:
Competitor's products include: American General Life Insurance Company / Select-a-Term 10, 15, 20, 25, 30 (Form # ICC16-16901), AXA Equitable Life Insurance Company / Term Series 10, 15, 20 (Form # ICC09-150-LT and state variations), John Hancock Life Insurance Company USA / Term Life 10, 15, 20 (Form # 2017TERM), Lincoln National Life Insurance Company / LifeElements Level Term 10, 15, 20, 30 (Form # TRM 6063) / TermAccel 15, 20, 30 (Form # TRM5065), North American Company for Life and Health / ADDvantage 10, 15, 20, 30 (Form # LS174), Pacific Life Insurance Company / Pacific Promise Term 10, 15, 20, 25, and 30 (Form # P16LYT or ICC16P16LYT and S16LYT 10, S16LYT 15, S16LYT 20, S16LYT 25, or S16LYT 30), Principal National Life Insurance Company Co., Term 10, 15, 20, 30 (Form # ICC17 SN104), Protective Classic Choice Term 10, 15, 20, 25, and 30 (Form # ICC16-TL21 / TL-21), Pruco Life Insurance Company / Term Essential 15, 20, 30 (Form # ICC16 PLTIC-2016), Savings Bank Life Insurance Company of MA / T-10, T-15, T-20, T-25, T-30 (Form # B-36, B-46 and B-56), Transamerica Life Insurance Company / Trendsetter Super Series 10, 15, 20, 25, 30 (Form # ICC16 TL24), and Mutual of Omaha / United of Omaha Life Insurance Company / Term Life Answers 10, 15, 20, 30 (Form # 6250L-0696, 6296L-0696, 6319L-0696, 7064L-0203).

William Penn:
Competitor's products include: AXA Equitable Life Insurance Company / Term 10, 15, 20 (Form # ICC09-150-LT or 150-LT), Protective Life & Annuity Insurance Company / Protective Classic Choice Term 10, 15, 20, 25, 30 (Form # UL-15-NY 5-10), John Hancock Life Insurance Company NY / 15, 20 Level Premium Term (Form # 2017TERM-1), Lincoln Life and Annuity Company of NY / LifeElements Level Term 10, 15, 20, 30 (Form # TRM 5065N.2/13), Pacific Life & Annuity Company / PL Promise 10, 15, 20, 25 and 30 (Form # ICC12 P12TRF or P12TRF), Principal Life Insurance Co. / Term 10, 15, 20, 30 (Form # SF104), Pruco Life Insurance Co. of New Jersey / Term Essential 10, 15, 20, 30 (Form # PLTIC-2016), AIG / The United States Life Insurance Company in the City of New York / AG Select-a-Term 10, 15, 20, 25, 30 (Form # 16901N), Transamerica Financial Life Insurance Co / Trendsetter Super Series 10, 15, 20, 25, 30 (Form # 3-306 38-111, 3-305 38-111, 3-304 38-111, 3-303 38-111 or 3-334 38-111).

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