

New! Top Notch Term Rates



Legal & General America delivers super competitive pricing and the longest term solution available in today's market, with up to 40 years of coverage.

★ Competitive Rates

OPTerm pricing for both Banner and William Penn ranks #1 - 77% of the time.¹

★ What Changed

March 18, 2019: New rates for OPTerm 10, 15, 20, 25 and 30 include a mix of decreases and increases. No changes to our highly-competitive rates for OPTerm 35 and 40.

Rate decreases in more than 55% of pricing cells improved our ranking against core competitors.

★ 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.

partner.lgamerica.com

★ Percent of wins and ties

against named competitors based on annual or monthly premiums:

	Banner ANNUAL	Banner MONTHLY
AIG	90%	88%
AXA	96%	95%
John Hancock	97%	97%
Lincoln*	89%	89%
Mutual of Omaha	96%	97%
North American	92%	92%
Pacific Life	90%	89%
Principal	91%	91%
Protective	88%	88%
Prudential	95%	96%
SBLI	93%	91%
Transamerica	92%	92%

¹Rankings based on OPTerm monthly pricing at quinquennial ages for all classes at durations of 10, 15, 20, 25 and 30 years.

*Lincoln comparison based on the lowest price between Life Elements® and Term Accel® for each cell.

Not valid without full disclosure; see reverse side.



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 OP Term policy form # ICC18-OPTC and state variations. In New York, William Penn OP Term policy form # OPTN-NY. OP Term 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. Premiums quoted include \$60 annual policy fee.

Rates as of 03.18.19. Competitive rank based on annual and monthly premiums for all classes, bands, genders and quinquennial ages based on CompuLife comparisons as of 03.04.19 of 2,448 cells. Valid until 06.04.19. The products listed in the term comparisons are believed to be comparable to OP Term 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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