



Protection does matter.

Face it. You're not likely to die soon. Nor have your home destroyed by fire or your car totaled in a wreck. But the financial consequences of any of these events can be devastating. These small probability, high consequence events are why you buy insurance. The simple proposition of protection-based life insurance is this: You die, we pay. It protects your family or your business partners from the financial consequences of death.

How much are you worth, anyway? When you die too soon, your family loses its most valuable asset — your ability to earn income now and in the future. But most Americans have too little life insurance to replace that lost income. You might be surprised to learn that often the proper amount of life insurance coverage to meet this need is 10, 15 or even 20 times your annual income.

Life Happens®, a non-profit organization dedicated to educating America about the benefits of life insurance, provides an easy-to-use Human Life Value calculator on its website. By answering just a few questions, you can see how much money today would be needed to replace the income you will provide your family over your working life. You can access it here: www.lifehappens.org > calculators

To properly assess the amount of life insurance and the type of plan most appropriate for you and your family, you should consult with an agent or advisor. But once you've decided, you can trust Legal & General America, one of the nation's strongest life insurance companies, to offer competitive premiums, provide efficient service and promise to be there when you need us.

Financial strength. We've got it.



Despite unprecedented economic pressures, the Legal & General America operating companies are among the most financially sound life insurers. Our investment portfolio is conservatively positioned and prudently managed. Three of the world's leading independent rating agencies recognize our fiscal responsibility. We hold an A+ (Superior) rating from A.M. Best and a AA- (Very Strong) rating from Standard & Poor's and Fitch for financial strength. At year-end 2014, Legal & General America had \$624 billion of insurance in force and over \$6.2 billion¹ in assets.



Legal & General Group Plc is the 7th largest insurer in the world, according to a 2014 A.M. Best report based on 2012 admitted assets. As of December 31, 2014 Legal & General Group Plc was responsibly investing £499 billion around the world on behalf of investors, policyholders and institutions. Standard & Poor's, Moody's and A.M. Best have recognized Legal & General Assurance Society Limited as one of the UK's top rated companies for financial strength. Legal & General Group Plc received numerous commendations in 2014 including "Best Life Insurance Provider" at the Personal Touch Awards.

¹ GAAP consolidated basis for year ending 2014 LIMRA and LIFE Foundation 2014 Barometer Study

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Legal & General America life insurance products are issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, NY, NY. Banner is licensed to do business in 49 states and the District of Columbia. William Penn does business exclusively in New York; Banner does not solicit business there. LAA1978 (05-15) 15-209



PROTECT THE PEOPLE YOU CARE ABOUT. PLAN FOR THE THINGS YOU DREAM ABOUT.

EVERY DAY MATTERS.®
BANNER. WILLIAM PENN.



“GET ME THE BEST PRICE.”

Is that what you tell your financial advisor? You're not alone. Most people believe the simplicity of term life insurance makes it an ideal product for pure price comparisons. It happens all the time.

Comparison shopping is smart. Getting the protection you need is even smarter.

- Monthly premium differences among insurance companies are often just a few cents or a few dollars.
- Buying from a company that works with independent brokers gets you free advice that isn't limited to one company.
- Not every term policy includes premium guarantees. Get one that does.
- Life insurance costs less than you think. At Legal & General America, some applicants qualify for term policies that cost less than \$10 a month.
- Legal & General America's OPTerm premiums are among the five lowest, 89 percent of the time.
- Company financial strength should be considered with your buying decision. So should the extras offered with the policy.

How much life insurance do you need? Find out here: www.lifehappens.org > calculators

Competitive rank based on CompuLife comparisons as of 07.01.2014 against top 14 brokerage term carriers and pricing comparisons are across all ages, death benefits, term bands and pricing classes, for both men and women. OPTerm policy form # ICC12OPTN and state variations. New York policy form # OPTN-NY. Additional Insurance Riders, form AIR (1-11) and state variations. For all policies, two-year contestability and suicide provisions apply.

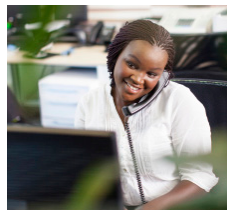
80 PERCENT of Americans misjudge the price for term life insurance, with millennials overestimating the cost by 213 percent!



Source: LIMRA and LIFE Foundation 2015 Insurance Barometer Study

LEGAL & GENERAL AMERICA GETS YOU EVEN MORE.

We give you more with our GET MORE program. Eligible new applicants can choose to increase death benefits before their policies are issued.



According to LIMRA and other industry studies, even those who have made the responsible choice to purchase life insurance often purchase too little. This coverage gap can be nearly as devastating to families and businesses as having no coverage at all.

Legal & General America offers increased coverage to customers who qualify for larger coverage amounts. LGA gives you at least one alternative, but in some cases as many as five and provides the cost of each offer.

We give you peace of mind with fiscally sound financial management practices. Leading independent rating agencies recognize our fiscal responsibility. We hold an A+ (Superior) from A.M. Best and AA- (Very Strong) from Standard and Poor's and Fitch.

We save you money with top-tier term life insurance premiums and coverage you can align with specific needs for specific time frames. With term riders, you can get all the protection you need when you need it most and won't have to pay for it when you don't. By "laddering" term riders on top of a base policy, you can tailor the coverage and premium reductions for 10, 15 or 20 years later. Not many other companies offer this option. The base plan

can be structured to fit your income replacement needs ... and the level premiums are guaranteed to never increase during the term period. The additional riders can cover short term protection needs like college education and mortgage costs without paying additional policy fees.

We save you time with eDelivery and our self-serve website, LGAmerica.com. You can securely download an electronic copy of your policy and safely sign it digitally.



1 in 4 Americans say they **NEED MORE** life insurance.

You wouldn't insure part of your car. Why would you insure just part of your life?

Source: LIMRA and LIFE Foundation 2014 Insurance Barometer Study