


Our Mission: Provide low-cost, guaranteed term life insurance for people like you.



## 1 DECISION. 30 YEARS OF PROTECTION.

Over the span of 30 years, lots can happen. 30-year mortgages will need to be paid. Kids may live at home longer to pay off student debt. Aging parents might need part-time caregiving or even move in. A decision to buy 30-year term life insurance might be the best one you'll ever make.

30  
YEAR  
TERM  
LIFE  
INSURANCE



**IN 30 YEARS**  
my debts and mortgage will be paid off and my kids will be out of the house (fingers-crossed). In the meantime I'm covered.

WANT TO LEARN MORE?

Monthly Premium for \$500,000 Death Benefit			
Underwriting Class	Age	30 Year Term MALE	30 Year Term FEMALE
Preferred Plus Non-Tobacco	35	\$39.26	\$33.36
	45	\$86.54	\$66.28
	50	\$137.01	\$101.04
Preferred Non-Tobacco	35	\$46.16	\$39.29
	45	\$107.52	\$78.92
	50	\$167.35	\$119.35
Standard Plus Non-Tobacco	35	\$64.31	\$51.10
	45	\$142.62	\$101.85
	50	\$230.56	\$156.54
Standard Non-Tobacco	35	\$77.58	\$61.49
	45	\$172.90	\$122.73
	50	\$271.47	\$188.91
Preferred Tobacco	35	\$149.62	\$108.06
	45	\$356.56	\$257.25
	50	\$549.50	\$375.81
Standard Tobacco	35	\$189.44	\$151.81
	45	\$462.87	\$315.00
	50	\$623.88	\$500.50

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. Banner does not solicit business in NY. OPTerm policy form # ICC12OPTN and state variations. In New York, OPTerm policy form # OPTN-NY. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums quoted include \$60 annual policy fee. 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. Rates effective as of 05.05.16 LAA1885 16-175

EVERY DAY MATTERS®  
BANNER. WILLIAM PENN.

