

# We've got you covered



## Allow us to introduce ourselves – we're Legal & General America

Our policies are underwritten and issued by Banner Life Insurance Company and William Penn Life Insurance Company of New York, but you can call us Legal & General America (LGA). We've been part of Legal & General Group since 1981; one of the largest insurers in the world.<sup>1</sup>

## We're focused on the person, not the condition

When it comes to underwriting, we take health advancements and medical data into account to provide coverage that's inclusive.

### Best class consideration for:

- Tobacco users three years after quitting
- Treated high blood pressure
- Treated/untreated cholesterol
- A family history of cancer<sup>2</sup>

### Competitive offers for people with:

- Asthma on two medications or less
- Anxiety/depression on one medication
- Controlled type II Diabetes
- Sleep Apnea with good compliance

## Our Horizon Experience offers a more flexible pathway to coverage

- Provides the flexibility to complete your digital application online, on your own time – with or without agent assistance.
- Shortens the application process to as little as 20 minutes.
- Reduces the need for exams and APSs with built in accelerated underwriting opportunities. (Over half of cases are approved lab-free!).
- The option to combine in-house expertise and digital ease with a 30-minute phone interview to complete at your convenience.
- A streamlined delivery process to receive a policy offer, pay, finalize and download within minutes.

## We're here for you now, there for your family later.

Our sole purpose is to help protect you and your family's financial well-being.

## What the experts are saying

We're backed by exceptional financial strength ratings from the world's top ratings agencies:

**A+** A.M. Best

**AA-** S&P and Fitch

**95** COMDEX Score

## Ranked # 1

in US life insurers<sup>3</sup>

We ended 2022 with an excess of **\$836 billion** of coverage in force and more than **\$78 billion** in new coverage.<sup>4</sup>

**3,901**

families and businesses were the beneficiaries of our policies

**Over \$1 billion**

in claims paid

**96.4%**

of claims were paid

All claims statistics based on year-end 2022 data

<sup>1</sup>2022 L&G Annual Report <sup>2</sup>Unless there are features of the family history that suggest a hereditary cancer. <sup>3</sup>Term life ranking based on coverage in the brokerage channel; 2Q23YTD LIMRA US Retail Individual Life Ins. Sales By Channel <sup>4</sup>Based on YE 2022 results. Includes all product groups Other, UL, Term, AD, GTCO

The new digital application is available for Banner Life business only at this time and is not available in New York. Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, Maryland and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. Banner Life is not an authorized New York insurer and does not do business in New York. Clients who do not fit all automated underwriting eligibility requirements may need to submit additional information like a paramedical exam or other labs or medical records. The Legal & General America companies are part of the worldwide Legal & General Group. Financial strength ratings as of YE 2022. CN11272023-4 (11.27.2023)

