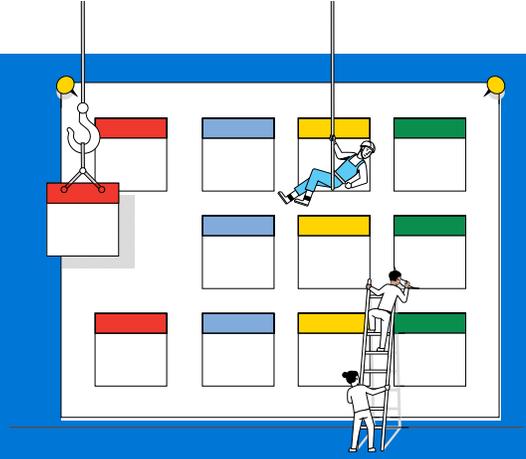


# Term Life Marketing Kit for Agents



## Getting Started

Legal & General America delivers super competitive pricing and the longest term solution available in today's market, with up to 40 years of coverage. We've created a term life insurance campaign kit with lots of collateral you can use within your own marketing efforts. We want to make it easier for you to share materials with agents – help them to educate consumers about the need for life insurance and the affordability of guaranteed term.

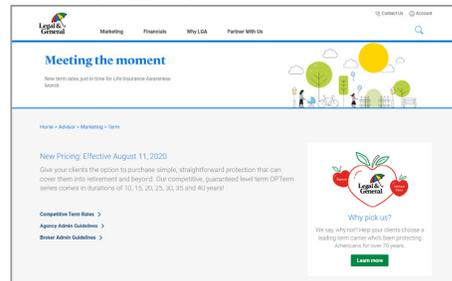
Just pick and choose what works for you. Access the full range of materials (videos, flyers and social media graphics), then decide which ones fit best with who you want to reach out to—and how. All materials are already pre-approved with compliance from Legal & General America.

Many flyers and other printable items can be personalized, so just fill in your contact information. In most cases, if you are able, we've left room for you to add your logo if you would like to co-brand a piece.

## Term Website

Our term website is a great resource for both BGAs and agents. No login required! You'll find all the materials in this kit and more at [www.lgamerica.com/advisor/marketing/term](http://www.lgamerica.com/advisor/marketing/term).

You can also find a full catalog of marketing materials on the Partner Dashboard, [partner.lgamerica.com/dashboard](http://partner.lgamerica.com/dashboard).



## Videos



Learn more about Legal & General America in our Who We Are video.



Share with clients to help educate them about the need for life insurance.



Teach your clients how they can customize their coverage and save with Term Riders.



Share this video to promote LGA's 40-year term product.

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. 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. OPTerm policy form # ICC18-OPTC and state variations. In New York, OPTerm policy form # OPTN-NY. Premium estimates shown are for Banner OPTerm as of 8.11.2020 and may not be available in New York. Rates for William Penn may vary. OPTerm 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. For broker use only. Not for public distribution. 20-234



# For Agent Use

## Personalizable Flyers

Download these PDF flyers and personalize if you wish. Use them digitally or print to share with your agents.

### Agency Administrative Guidelines

August 11, 2020 OPterm Rate Change

**New Business Submission and Pending New Business**

**Traditional Paper Applications**

- New applications received in the home office by September 10, 2020 and applications currently pending will be issued with the most favorable premium for the insured.
- Applications received September 11, 2020 and later will be issued with the new rates.

**AppAssist**

- Formal applications received by September 10, 2020 will be issued with the most favorable premium for the insured.
- In order for the policy to be eligible for prior rates, the drop ticket should be submitted with enough time for the interview to be completed the application submitted by September 10, 2020.
- New rates will apply to all completed interviews and subsequent formal applications received September 11, 2020 and later.

**Digital Applications**

- Formal applications received by September 10, 2020 will be issued with the most favorable premium for the insured.
- In order for the policy to be eligible for prior rates, the drop ticket should be submitted with enough time for the applicant to complete the application and submit it by September 10, 2020.
- Applications received September 11, 2020 and later will be issued with the new rates.

**Reissue Requests**

- Recently issued policies can be considered for reissue, with the new rates, provided the free look period has not expired. Make sure you indicate that you want the policy reissued with the new rates.
- Reissue requests can be made from the Partner Dashboard or by sending an email to: [Banner\\_Reissue@lgaamerica.com](mailto:Banner_Reissue@lgaamerica.com) or [Perm\\_Reissue@lgaamerica.com](mailto:Perm_Reissue@lgaamerica.com).
- All reissue requests must be made in writing. Telephone requests will not be accepted.

**Illustrations**

- WebQuote Version 4.2 has been updated with the new rates and is available on the Partner Dashboard.
- MobileSuite has been updated with the new rates.
- Third party vendors such as AgentQuote, Compulife, Pipeline, and VitalQuote (Elix) have been provided with the new rates.

**What's Changed?**  
A mix of increases and decreases, with a focus on regaining the top competitive position on the preferred and standard morbidity classes and improving competitive position in the preferred plus class.

**Rate changes were primarily focused on 10-30 year level term periods but have changed for all OPterm series options. Both annual and monthly rates are highly competitive.**

**Overview**  
Effective date: 8/11/2020  
Plans: New rates for OPterm 10, 15, 20, 25, 30, 35 and 40

**Classes:** All non-tobacco and tobacco underwriting classes

**Bands:** All bands

**Policy fee:** No change

**Compensation:** No change

Legal & General

### Term Riders: Flexible Coverage Solutions

Stacking 10, 15 or 20 years of term coverage on top of a base policy may be the most cost-effective way for your clients to buy term life insurance

**The Need**  
Your client needs 30 years of affordable coverage, but the protection need will shrink as financial milestones are reached:

- Mortgage paid
- College tuition paid
- Credit card debt paid
- Retirement

**The Solution**  
A term rider is an additional insurance rider that provides temporary coverage for a shorter time period than the base policy. Riders may be larger in face amount than the base policy but must be of shorter duration.

**The Benefits**  
Term riders can give your clients flexibility while saving them money and time.  
Save money – multiple policy fees can really add up, making term riders a great option.  
One easy payment with consolidated billing.  
Flexible options – one to three term riders in durations of 10, 15, or 20 years may be stacked.  
Automatic – riders drop off and premiums are reduced as each rider's coverage period expires.  
Convertible – while riders are in force.

**A Case Study with Term Riders**  
No additional policy fees or charges for term riders means clients can save money when compared to purchasing multiple policies or one large policy.  
OPterm 30 policy with 10, 15 and 20 year term riders  
\$1.5 million initial total coverage amount  
Male, Age 45, Preferred Non-Smoker  
\$1.5m

\$500k 10-yr rider	\$277
\$500k 15-yr rider	\$289
\$500k 20-yr rider	\$190
<b>\$500k 30-yr base policy</b>	<b>\$402</b>

**Term Rider Cost Breakdown**

Term Rider	COVERAGE	COST
OPterm 30 base policy	\$250,000	\$402
10-year rider	\$250,000	\$190
15-year rider	\$250,000	\$289
20-year rider	\$250,000	\$277
<b>Total</b>	<b>\$1,500,000</b>	<b>\$1,399</b>

**Four Individual Policies**  
Purchasing four individual OPterm policies of the same coverage amounts and durations costs \$1,339 annually – policy fees increase the cost by \$150 per year and can really add up over time.

**One Cover All Policy**  
A \$1.5 million OPterm 30 policy costs \$2,376 annually – that's almost double the cost of stacking coverage with term riders.

Use term riders to give your client the right amount of coverage for the right amount of time.

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### Meeting Clients' Needs with Term + Perm Solution

Customers are looking for more affordable options when it comes to protecting their financial futures. Current products don't always meet their needs.

**Typical financial obligations that may need protecting over a lifetime:**

- Mortgage/Rent
- Education
- Credit Cards
- Auto Loans
- Burial Expenses
- Legacy

**Other considerations**  
Americans are living and working longer. Many people are working or plan to work past age 65 and continue to live a lifestyle based on income. Debt or obligations continue beyond age 65. Mortgage or other financial debt repayment, adult children live at home longer, aging parents move in for better home care.  
Coverage in later years can be costly. Those shopping for a new term or permanent policy at older ages are often facing health issues which may affect eligibility or prevent them from being able to afford coverage.  
Permanent coverage poses challenges for budget-conscious buyers. Permanent products can provide protection to life expectancy, but at a high cost.<sup>1</sup>

**Term vs Perm Comparison**

40-Year Term with 55 Years of GUL \$1M coverage	\$1,580   \$63,215
GUL for 40 years of coverage	\$2,767   \$310,680
GUL for 55 years of coverage	\$2,826   \$430,430

**The Term + Perm Solution**

OPterm 40 and GUL Mix \$750K OPterm 40 + \$250K GUL	\$1,196   \$47,858
OPterm 40	\$2,076   \$114,100
<b>TOTAL \$162,038</b>	

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## Agency Administrative Guidelines

### Download broker version

## Term Riders: Flexible Coverage Solutions

## The Term + Perm Solution

### The Long Term Solution

Give your clients the option to buy simple term life insurance protection that can cover them into retirement and beyond

**35 and 40-Year Term**  
Legal & General America offers up to 40 years of guaranteed, level term life insurance coverage. Our super-competitive OPterm product series is available in term periods of 10, 15, 20, 25, 30, 35 and 40 years.

**Market Needs**  
Consumers are looking for more affordable options when it comes to protecting their financial futures. Current products may not always meet customer needs.  
**Americans are living and working longer**  
Many people are working or plan to work past age 65 and continue to live a lifestyle based on income.  
**Debt or obligations continue beyond age 65**  
Mortgage or other financial debt repayment.  
Adult children live at home longer or return home.  
Aging parents move in for better home care.  
**Coverage in later years can be costly**  
Those shopping for a new term or permanent policy often face health issues which may affect eligibility or prevent them from being able to afford coverage.  
**Limited options for budget-conscious buyers**  
Permanent products can provide protection to life expectancy but at a higher cost.  
OPterm 40 may be 3x times more affordable than a GUL that's set up to provide the same 40 years of coverage.<sup>1</sup>

**The Term Rider Advantage**  
Stacking term coverage can help your clients purchase the right amount of protection for the right length of time and may be the most cost-effective way to buy term life insurance.

**Term Riders (one or multiple) may be stacked on top of a base term policy for 10, 15 or 20 years. Riders automatically drop off at the end of the additional insurance rider coverage period.**

**Savings on policy fees add up over time.**  
The base policy coverage amount can be lower than the Term Rider amount, giving consumers a customizable way to reduce coverage over time as expected needs change.

**40 Years**  
of affordable coverage from a financially strong, easy-to-work-with, term market leader.

**Customer Segments**  
Millennials and Gen Xers: Can affordably afford a basic protection need to retirement. Cost savings could be used to help build a bigger nest egg or college fund.  
Homeowners: Covers the mortgage for those who buy a new home or need to refinance their 30-year mortgage.  
Heads of Household: Those with a long term need for income protection can purchase a 40-year OPterm policy up to age 45 (non-tobacco) for level premium coverage until age 85.  
Businesses: OPterm 35 and 40 can be a cost-effective solution for businesses wanting long term key person coverage. The affordable premiums allow for efficient business continuation planning.

**OPterm 40 Comparison with GUL**  
used to same length of coverage

Male	OPterm 40	GUL A	GUL B	GUL C	%
Age 35, PP	\$813	\$2,660	\$2,191	\$2,288	234%
Age 40, S	\$1,200	\$2,540	\$2,080	\$2,019	216%
Age 45, PP	\$1,227	\$3,264	\$2,874	\$2,727	235%
Age 48, S	\$1,549	\$4,490	\$3,862	\$3,700	247%
Age 50, PP	\$2,107	\$5,801	\$4,939	\$4,619	186%
Age 55, SP	\$2,325	\$7,780	\$5,881	\$5,495	130%

Legal & General

### Why pick us?

Help your clients choose a company who's been protecting Americans for over 70 years. Our new digital application platform makes doing business easier, faster, and better for both agents and customers.

**Who we are**

- Preferred underwritten and issued by Banner Life Insurance Company and William Penn Life Insurance Company of New York, but we're so market under one name, **Legal & General America (LGA)**.
- LGA is ranked in the **top five of U.S. life insurers**<sup>1</sup>.
- We ranked 2019 with an excess of \$759 billion of coverage in force with more than **1.2 million U.S. customers**<sup>2</sup>.
- LGA has been part of the worldwide Legal & General Group since 1981; a top 10 global asset manager and **ninth largest insurer in the world**<sup>3</sup>.

**What we do**

- Protect insurance families and businesses
- Offer affordable and competitive pricing
- Provide consistent and reliable service

**We underwrite individuals, not just payments.**  
At LGA we take a holistic approach to underwriting, leveraging advances in medicine and data to improve and accelerate the risk selection process.  
Substantial premium calculations are based on BannerPlus class.  
**Best class consideration for:** Tobacco users 3 yrs after quitting, Anxiety/Depression on one medication, Treated/diagnosed diabetes, Family history of cancer.  
**Competitive offers for clients with:** Asthma on two medications or less, Sleep Apnea with good compliance.

**A faster, better process**

- Our digital application and automated underwriting platform offers you and your clients a better experience from start to finish<sup>4</sup>.
- Give clients the flexibility to complete the app online under 20 min.
- Responsive questions shorten the application and reduce cycle time<sup>5</sup>.
- Quickly obtains requirements, keeping you and your clients informed.
- Reduces the need for exams and APFs for eligible customers.
- eDelivery collects signatures and first premiums online, allowing instant delivery and download of policy documents.

**Built to last**  
Our super-competitive position and solid operating performance is backed by exceptional financial strength ratings from the world's top ratings agencies:  
**A+** A.M. Best  
**A+** S&P and Fitch  
**94** COMDEX Score

**Claims story**  
Year after year, our customers need us most.  
**3,480 families and businesses** were the beneficiaries of our policies.  
**Nearly \$1 billion** in claims paid.  
**99.5%** of claims were paid.

**Our people set us apart**  
The LGA team is accessible, responsive and seeks feedback to better understand our customers and partners.  
**We look forward to working with you!**  
[lgaamerica.com/agent](mailto:lgaamerica.com/agent)

Legal & General

### Children's Riders can help provide coverage for the entire family

Legal & General America offers a single rider on Banner OPterm policies that covers all eligible children to the earlier of the child's 25th birthday or the policy insured's 65th birthday or base policy termination.

- Issue ages for insured parent**  
20-55
- Availability**  
At issue only. Available on all OPterm policies. Not available in Maryland or New York.
- Eligibility**  
Children of the policy insured (foot owner) including any unmarried child, stepchild or legally adopted child.
- Death benefit options**  
\$5,000 or \$10,000, \$20,000 maximum if both parents have base plans.
- Annual premium covers all eligible children**  
\$27.50 for \$5,000; \$55 for \$10,000
- Convertible**  
For 31 days following coverage expiration for each child.

**Give your clients the full protection they need, at a price they can afford.**

**Call your GA to learn more about rider options from Legal & General America.**

Legal & General

## 35 and 40-Year Long Term Solution

## Why Pick LGA

## Children's Riders can help provide coverage for the entire family

# For Consumer Use

## Personalizable Flyers

Download these PDF flyers and personalize if you wish. Use them digitally or print to share with your clients.



### A Life Insurance Solution: The Term Rider Advantage

Stacking term coverage can help you purchase the right amount of protection for the right length of time and will be the most cost-effective way to buy insurance

Olivia is 35 years old and works full-time with her husband to provide for their two young children. She wants to protect her family's income with life insurance coverage, in the event she is no longer around to take care of them.

With the help of an advisor, Olivia determines that she now needs about \$1 million of coverage to help pay the mortgage, expenses and college tuition.

In 20 years, her protection needs will be reduced significantly. Both of her children will be out of college and the mortgage paid off. However, she still wants to cover her income and still through her working years, as well as pay for funeral expenses.

**What are the most affordable coverage options for Olivia and her family?**

Term life insurance can be purchased in periods of 10 to 40 years and usually every budget-friendly option. Insurance is not a one-size-fits-all solution and one of the ways to customize coverage is by taking advantage of Term Riders.

- A Term Rider (one or multiple) can be attached on top of a base term policy for 10, 15, 20, 30, 35 or 40 years.
- Term Riders will automatically bring off the end of the additional insurance rider coverage period.
- When a Term Rider expires, the premium due and total coverage will be reduced by the Term Rider option.

**Term Rider Solution: \$1 million of customizable coverage**

\$1 million 10 Year Rider	\$250k 40 Year Term
\$1,083	\$225
<b>Total \$521</b>	

Interested in customizing your life insurance coverage? Find out if a term rider solution may be right for you.

**Let's talk. Give me a call today**



**Term Rider Advantage: 40-Year Download 30-Year NY version**

### Is life insurance part of your financial plan?

Life insurance is essential when it comes to protecting your family's financial future. Not everyone understands what life insurance really does and why they actually need it. What it all boils down to: life insurance is one of the keys toward financial health and well-being.

Are you ready to take the first step toward owning your financial fitness journey?

**Advantages of Individual Term Life Insurance from Legal & General America**

- Lock in one level price guaranteed not to increase during the term period you choose (10, 15, 20, 25, 30 or 40 years).
- Have confidence in a company with a history more than 100 years strong and over 1.3 million US customers<sup>1</sup>.
- Check your policy and pay your bill online or in person.
- Term Riders can be added to a base policy to provide flexibility and to ensure you have the right amount of coverage when you need it and less when you don't.
- Child Riders are available to provide some coverage on children.
- Since an individual policy is not connected to your employer, it is completely portable, providing continuous coverage even if you change jobs.

**\$250,000 of 20-year term life insurance may cost as little as \$13<sup>2</sup> per month and can help your family cover:**

- Education costs
- Credit card bills
- Living expenses
- Mortgage/rent payments

**Let's talk. Give me a call today**



**\$250k Term Coverage Is life insurance part of your financial plan?**

### No place like home

Term life insurance can help cover expenses like a home mortgage for up to 40 years! Get peace-of-mind knowing your loved ones could afford to keep your home, even if something were to happen to you.

**Mortgage Reality**  
88% of U.S. home buyers finance with a mortgage. Nearly 50% opt for a traditional 30-year fixed rate loan<sup>1</sup>.

**Plan Ahead: Refinancing**

- Over 40% of all mortgage applications are refinancing an existing loan<sup>2</sup>.
- Over 21% of homeowners over age 75 still have some form of mortgage debt<sup>3</sup>.

**It's important to be ready for the unexpected.**  
The reality is, you may need 25 or even 40 years to pay off your mortgage. It's best to make sure you're covered for as long as you have a protection need.

**Life events can extend coverage needs:**

- continued mortgage and/or debt repayment,
- adult children stay home longer or move back in,
- aging parents might need part-time caregiving.

**Life insurance can provide a tax-free death benefit to help your family cover expenses like the mortgage, credit card debt, funeral costs or other bills.**

**One Decision: Guaranteed Level Term Protection**  
Choosing the right amount and length of coverage to fit your needs is one of the most important decisions you can make for your family. By having a financial protection plan in place, you can have peace-of-mind, knowing that we'll go on for those you love.

**MALES - MONTHLY COST FOR \$500,000 DEATH BENEFIT**

Underwriting Class	Age	10 Year	15 Year	20 Year	30 Year	40 Year
Standard	25	\$28.89	\$34.75	\$42.29	\$50.50	\$58.78
Preferred Plus	35	\$35.45	\$43.78	\$50.50	\$58.78	\$66.78
Non-Tobacco	45	\$79.47	\$123.88	\$186.78	\$250.50	\$313.78
Very Good	25	\$26.21	\$34.59	\$42.58	\$50.50	\$58.58
Preferred	35	\$41.82	\$51.54	\$60.50	\$69.50	\$78.50
Non-Tobacco	45	\$94.40	\$151.52	\$214.50	\$277.50	\$340.50
Standard	25	\$46.24	\$56.52	\$66.51	\$76.51	\$86.51
Preferred Plus	35	\$58.56	\$71.93	\$81.87	\$91.87	\$101.87
Non-Tobacco	45	\$133.37	\$167.68	\$214.68	\$261.68	\$308.68

**FEMALES - MONTHLY COST FOR \$500,000 DEATH BENEFIT**

Underwriting Class	Age	10 Year	15 Year	20 Year	30 Year	40 Year
Standard	25	\$32.94	\$37.31	\$43.57	\$50.51	\$57.51
Preferred Plus	35	\$29.50	\$36.71	\$43.51	\$50.51	\$57.51
Non-Tobacco	45	\$61.52	\$98.50	\$145.00	\$191.50	\$238.00
Very Good	25	\$27.99	\$34.75	\$41.09	\$47.50	\$53.99
Preferred	35	\$35.23	\$43.28	\$50.72	\$58.72	\$66.72
Non-Tobacco	45	\$70.13	\$108.51	\$146.51	\$184.51	\$222.51
Standard	25	\$39.14	\$48.55	\$55.00	\$63.00	\$71.00
Preferred Plus	35	\$47.33	\$56.55	\$63.00	\$71.00	\$79.00
Non-Tobacco	45	\$97.51	\$151.12	\$198.50	\$246.50	\$294.50

**Let's talk. Give me a call today**



**\$500k to Help Cover A Mortgage Download \$250k NY version**

### Term life insurance. How long is long enough?

You have people who depend on you. Term life insurance is a must-have when it comes to protecting your family's financial future. **So how many years do you need?**

**10 15 20 25 30 35 40**

**Tips to help you plan ahead**

Many consumers choose to purchase a policy with level premiums and coverage that lasts for 20 years. **The fact is, many do not realize they had bought a longer term policy when they had the chance.**

**What you should consider:** Issues look at your age, health, and family history to help determine how much to charge for coverage. **Young, healthy people generally pay less.**

With term life you can lock in one level price that is guaranteed not to increase during the term period you choose - 10, 15, 20, 25, 30, 35 or 40 years.

When your term period ends the cost will increase significantly each year to your age.<sup>15</sup>

If you purchase a new term or permanent policy in 20 years, you can expect to pay much more due to your age and health. You may even be denied coverage if you have a severe health condition. A lot can happen in 20 years. Adult children move back home. Aging parents may rely on you for care.

**It's best to be prepared for whatever comes next with coverage that will last as long as your needs.**

**Be prepared**  
Consider purchasing the longest term policy available.



**20 or 40? Tips to Plan Ahead Client Flyer**

### We're here when you need us most

For over 70 years, Legal & General America has been protecting American families and businesses. We deliver outstanding service, great pricing and work hard to make life better.

**Who we are**

- Protected and underwritten and issued by Banner Life Insurance Company and William Penn Life Insurance Company of New York, but we tie to mutual entities on our form, Legal & General America.
- Banner Life and William Penn operate as the best engines of the Legal & General America machine. Together, we offer the highest level of customer service and products available in all 50 states.
- More than 1.3 million U.S. customers count on us for life insurance.<sup>1</sup>
- Legal & General America has been part of the world's Legal & General Group since 1983, the eighth largest insurer in the world.
- Our dedicated team is headquartered in central Maryland.

**What we do**

- ✓ Protect American families and businesses
- ✓ Offer affordable and competitive pricing
- ✓ Provide consistent and reliable service

**Term life insurance is our specialty.** It can be a very budget-friendly choice for people who need financial protection during the unexpected. It provides a safety net for families to help pay funeral expenses, send children to college or cover a mortgage.

We'll work with you and a licensed insurance agent to customize a policy with benefits that fit your financial protection needs, regardless of where you are in your journey.

**Products and Process**

Our affordable term plans allow you lock in pricing for 10 to 40 years of coverage, with flexible billing schedules and simple payment options that let you pay by text, over the phone, or by digital wallet on your smartphone.

We make it easy for you to complete your application for insurance online or over the phone. Once the medical review process is complete and all requirements are met, you can sign your policy and download a copy.

**Built to last**

Our super competitive position and solid operating performance is backed by exceptional financial strength ratings from the world's top ratings agencies.

**A+ A.M. Best**  
**AA S&P and Fitch**  
**94 COMDEX Score**

**Claims story**

We're here when you need us most. **3,480 families and businesses** use the beneficiaries of our policies.

**Nearly \$1 billion** in the value of claims we've paid.

**99.9%** of life insurance claims were paid.

**Our people set us apart**

Our team is accessible, responsive and seeks feedback to better understand our customers. **We look forward to covering your life insurance needs.**



**We're here when you need us most**

### Protect your loved ones with life insurance

Life insurance is essential when it comes to protecting your family's financial future.

**Find out the real cost and get covered.**

**Most people overestimate the price of coverage by more than 3x its actual cost**

**When you make a decision to protect your family's financial future with a term policy from Legal & General America, you'll:**

- lock in one price guaranteed not to increase during the term period you choose.
- be choosing one of the most competitively-priced products available in the market.
- have confidence in a company with a long history of strong financial ratings.

**Monthly Cost for \$1 Million Death Benefit**

Class	Age	Female	
		10 Year	20 Year
Preferred Plus	25	\$32.13	\$22.48
Non-Tobacco	35	\$29.77	\$30.71
Standard	45	\$90.52	\$68.00
Preferred Plus	25	\$41.07	\$30.86
Non-Tobacco	35	\$45.79	\$37.81
Standard	45	\$105.37	\$79.81
Preferred Plus	25	\$53.89	\$44.54
Non-Tobacco	35	\$61.85	\$46.63
Standard	45	\$141.28	\$108.32
Preferred Plus	25	\$62.02	\$51.69
Non-Tobacco	35	\$74.31	\$52.11
Standard	45	\$165.34	\$126.19
Preferred Plus	25	\$123.24	\$96.04
Non-Tobacco	35	\$145.49	\$124.84
Standard	45	\$389.29	\$281.34
Preferred Plus	25	\$162.34	\$113.89
Non-Tobacco	35	\$220.14	\$169.14
Standard	45	\$531.24	\$393.54



**\$1 Million Term Coverage Protect the ones you love Download NY version**



# For Consumer Use

## Personalizable Flyers

Download these PDF flyers and personalize if you wish. Use them digitally or print to share with your clients.

### Lifetime Protection

Questions to get you thinking about flexibility



**How long will I need coverage?  
How long am I willing to pay premiums?**



**What is Permanent Life Insurance?**  
Permanent insurance provides lifelong protection and the ability to accumulate cash value on a tax-deferred basis. Unlike term insurance, a permanent insurance policy will remain in effect for as long as you continue to pay your premiums.

**Who Needs Permanent Life Insurance?**  
Someone might need coverage for an extended period because contrary to what a lot of people think, the need for life insurance often persists long after the kids have graduated college or the mortgage has been paid off. If you died the day after your youngest child graduated from college, your spouse would still be faced with daily living expenses.

Would your financial plan, without life insurance, enable your spouse to maintain the life style you worked so hard to achieve? And would you be able to pass on something to your children or grandchildren?



### Consider life insurance in financial planning



When it comes to life insurance, most people have the same reaction: They don't want to talk about it. Most of us don't even want to think about it, because it means facing a hard reality—one day we are all going to die.

**But life insurance isn't about you. It's about those you love.**

**Why life insurance is important**  
There are five main reasons to own life insurance. The first and most obvious reason is to provide financial protection for your loved ones. Beyond that, owning a life insurance policy can help your investment coverage you may already have through work, retirement assets, offer tax advantages, and allow you to transfer money to your heirs.

**But, there is one important thing to remember.** Because life insurance premiums rise as you get older, the longer you wait to purchase a policy, the more it will cost. So, the sooner you add life insurance to your financial plan, the better.

**Protection for your loved ones**  
None of us know what life has in store for us. The unexpected can happen at any time. So, even though we may have our lives and our careers all planned out, if you have people that rely on you, it's important to always have a Plan B.

Take a moment to think about what would happen if you died unexpectedly. Not a pretty picture, but give it a try. How hard that would be on your family? All the years they counted on spending with you, and the insurance they thought would create together, suddenly gone... heart-breaking, right? Now imagine that on top of the emotional trauma, your family also suffered a financial crisis on top of it. The income they depend on is suddenly gone overnight.

Having adequate life insurance means they won't have to worry—even if the unexpected were to happen. Their immediate needs will be covered, and they will be able to stay in the home that they know and love. The kids can remain at the same school with their friends. Life will go on. Having a financial protection plan in place means that no matter some of their plans for the future, like attending college, will still be possible.

**Supplement work coverage**  
Most people who have life insurance through work are covered by a group insurance plan. If you're one of those people, it's wise to ensure that your family is protected. While the coverage may be adequate for someone without any dependents, it's almost never enough to meet the financial needs of a young family.

The numbers tell the story. In most cases, the group life insurance that an employer provides away a death benefit that's usually one or two times the employer's annual salary. While that does provide some cushion, it doesn't meet the needs of most families for very long.

That's why most separate individual life insurance coverage that's up to eight times your annual salary. So, if you're earning \$50,000 a year, you may have life insurance coverage through work with a benefit that's 2x your salary, it makes sense to consider having your own policy to make up the difference. If your goal is to protect your family until your children are grown, your best option may be life insurance, which probably costs less than you think!

### What would it cost to replace Mom?



**How mom spends her week:**  
She's a teacher, chef, chauffeur, driver of tears... otherwise known as 'Mom'. Think about all the tasks Mom does in one day. How much would it cost to pay someone else to do all of the things that a stay-at-home mother does for her children? Here's just a few ways Mom spends her week:

Chef 17 hours	Housekeeper 15 hours	Detective 9 hours
Chauffeur 9 hours	Counselor 5 hours	Caretaker 45 hours
Teacher 30 hours	Event Planner 48 hours	Judge 3 hours

**Total hours worked per week: 165 hours, 6% increase from 2019**

**Mom's value is at an all-time high at \$93,920 – a 32% increase over last year.\***  
Nothing can replace her, but having life insurance means that the family will be financially protected if the unexpected were to happen.

\*Statistics from Invest.com, Mother's Day Index  
Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company of New York, NY and Banner Life Insurance Company of New York, Valley Stream, NY. Banner Life Insurance Company of New York is an Equal Opportunity Employer. All insurance products are underwritten by Banner Life Insurance Company of New York. The Legal & General America companies are part of the worldwide Legal & General Group. 2018-18.



## Lifetime Protection: Questions to get you thinking

## Client Follow-Up: Consider Life Insurance in Financial Planning

## What Would It Cost To Replace Mom? Infographic

### Term Life Insurance

Questions to get you thinking about affordability

**How much coverage will I need now and in the future?**  
Term insurance is often a good choice for people in their family formation years, especially if they're on a tight budget, because it allows them to buy high levels of coverage when the need for protection is often greatest.

Term insurance is designed to meet temporary needs. It provides protection for a specific period of time and generally pays a benefit only if you die during the term.

This type of insurance is often bought to cover funeral expenses, mortgage or debt payoff, college education costs and income replacement. It makes most sense when you have a need for coverage that will disappear at a specific point in time.

For instance, if paying for college is a major financial concern but you're pretty sure that you won't need life insurance coverage after the kids graduate, that it might make sense to buy a term policy that will get you through the college years.

**How does term insurance fit my needs and my budget?**  
One of the biggest advantages of term insurance is its affordability. With term insurance, you're generally just paying for the death benefit, the lump sum payment your beneficiaries will receive if you die while the policy is in force.

**What options are available to me with term coverage and what are the benefits?**  
As the name implies, term insurance provides protection for a specific period of time with various rate guarantees.

**How long do I want to look in guaranteed premiums?**  
When considering a life insurance purchase, one thing to keep in mind is that not all policies are the same. Some may include certain provisions as standard features, while others may require you to pay extra to add these features as "riders" to your policy. So, remember that price is not the only factor to consider.



### Plan for the Future

You May Need Life Insurance Protection If:

- You're Single**  
Some single people provide financial support for aging parents or siblings. Others may be carrying significant student debt that they wouldn't want to pass to family members when they are gone. If you're young and healthy your insurability is at its peak and you're the wealthiest with the best rates on life insurance.
- You're a Single Parent**  
As a single parent, you're the single point of income for your kids. You need to make doubly sure that you have enough life insurance to safeguard your children's financial future.
- You're Married**  
"Think you don't need life insurance if you don't have children? Would your spouse be able to pay off debts like mortgages and loans if you were gone? While life insurance, your family can afford to continue their quality of life."
- You're a Stay-At-Home-Parent**  
Children and teenagers often use an important task, the replacement value of which is often severely undervalued. Could your spouse afford to pay for these services if you were gone? While life insurance, your family can afford to continue their quality of life.
- You're Married with Kids**  
Most families depend on their income to make ends meet. Could your family maintain their standard of living on your income alone? Would your children be able to attend college? Life insurance protects your family's financial future.



### How much life insurance coverage will you need?

No matter your life stage, there is a life insurance policy that can meet your family's specific needs to help ensure no one is left in a bind should something unexpected happen. Life insurance is one of the keys toward protecting your family financially.

**Let's start by putting a number on it.**

- Annual earned income your family/business would need if you passed away**  
Include all sources of income
- Total income multiplier** (Multiply the appropriate age factor by line 1)  
Factor represents the number of years for which funds would be needed
- Funeral and other final expenses**  
Can range between \$10,000 to \$20,000
- Mortgage and other outstanding debts**  
Includes mortgages, credit card debts, car loans, home equity, etc.
- Education expenses\***  
2020 average annual college costs: \$10,500
- Total income required** (Add lines 2, 3, 4 and 5)
- Savings**  
Bank accounts, IRAs, 401(k)s, plans, stocks, bonds, real estate, rental property, etc.
- Present amount of life insurance**  
Include group and personal insurance
- Total current protection** (Add line 7 and 8)
- Additional life insurance needed** (Subtract line 9 from line 6)

	ANNUAL AMOUNT	# OF YEARS IN COLLEGE	TOTAL COST (B)
Line 1			
Line 2			
Line 3			
Line 4			

\*Based on the 2020 average annual college costs provided by the College Board's College Board's 2020-2021 College Paying for College Report. The average cost of attendance for a public 4-year college is \$10,500. The average cost of attendance for a private 4-year college is \$20,000. The average cost of attendance for a public 2-year college is \$6,500. The average cost of attendance for a private 2-year college is \$12,000. The average cost of attendance for a public 4-year college with room and board is \$10,500. The average cost of attendance for a private 4-year college with room and board is \$20,000. The average cost of attendance for a public 2-year college with room and board is \$6,500. The average cost of attendance for a private 2-year college with room and board is \$12,000. The average cost of attendance for a public 4-year college with room and board is \$10,500. The average cost of attendance for a private 4-year college with room and board is \$20,000. The average cost of attendance for a public 2-year college with room and board is \$6,500. The average cost of attendance for a private 2-year college with room and board is \$12,000.



## Term Life Insurance Questions to get consumers thinking about affordability

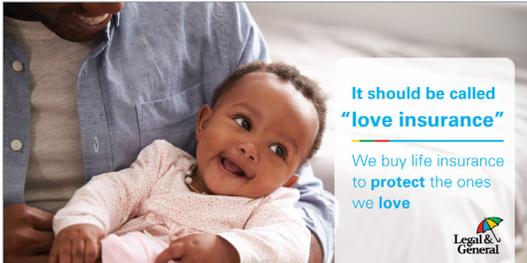
## Plan for the Future Get consumers thinking about their coverage needs

## How Much Do You Need? Agents can use with clients to help determine coverage need

# For Consumer Use

## Social Media

Find these and more on our term website at <https://www.lgamerica.com/advisor/marketing/term>.



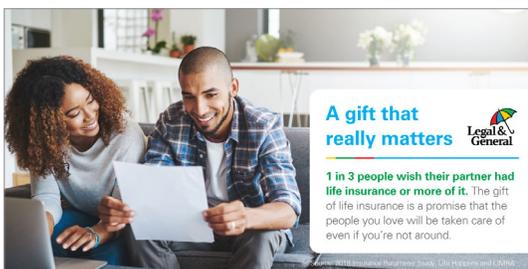
It should be called “love insurance”.  
We buy life insurance to protect the ones we love.



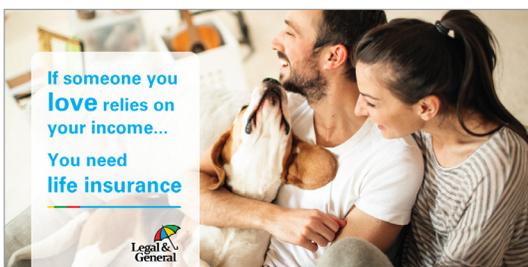
“The way to love anything is to realize it might be lost.” Be sure the people you love will be protected from financial worries, with life insurance.



Why I buy: Life Insurance  
Having life insurance means I won't be leaving a financial burden for my family when I die.



A gift that really matters  
1 in 3 people wish their partner had life insurance or more of it. The gift of life insurance is a promise that the people you love will be taken care of even if you're not around.



If someone you love relies on your income...  
You need life insurance.