



## 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](http://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. Two of the world's leading independent rating agencies recognize our fiscal responsibility. We hold an A+ (Superior) rating from AM Best and an AA- (Very Strong) rating from Standard & Poor's for financial strength. At year-end 2013, Legal & General America had \$587 billion of insurance in force and over \$5.7 billion<sup>1</sup> in assets.

Legal & General Group Plc is the 8th largest insurer in the world, according to a 2014 AM Best report based on 2012 admitted assets. As of December 31, 2013, Legal & General Group Plc was responsibly investing £450 billion around the world on behalf of investors, policyholders and institutions. Standard & Poor's, Moody's and AM 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 2013 including "Protection Provider of the Decade" at the LifeSearch Awards.

<sup>1</sup> GAAP consolidated basis for year ending 2013.

### Legal & General America

3275 Bennett Creek Ave.  
Frederick, MD 21704  
1.800.638.8428

100 Quentin Roosevelt Blvd.  
Garden City, NY 11530  
1.800.346.4773

[www.LGAmerica.com](http://www.LGAmerica.com)

Life insurance policies from Legal & General America are underwritten and issued by Banner Life Insurance Company, Urbana, MD, in 49 states and the District of Columbia. Life insurance in New York is underwritten and issued by William Penn Life Insurance Company of NY, Garden City, NY. Banner is not licensed in New York state and does not solicit business there. LAA1978 (07-14) 14-255

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



EVERY DAY MATTERS.®  
BANNER. WILLIAM PENN.

  
**Legal &  
General**  
AMERICA



# 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, 97 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](http://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. MediGuide Medical Second Opinion is offered and administered by MediGuide America. Policy form MMGR (12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy.

**86** percent of Americans say they haven't bought life insurance because it's too expensive, yet overestimate its true cost by more than 2 times.

Source: LIMRA and LIFE Foundation 2013 Insurance Barometer Study

## LEGAL & GENERAL AMERICA GETS YOU EVEN MORE.

**We might save your life** with a MediGuide Medical Second Opinion. In approved jurisdictions, it's **free** with every policy we issue.



When the policy insured is facing a serious illness, the feeling is nothing short of overwhelming. MediGuide provides the easiest and most comprehensive review with no out-of-pocket costs in just ten business days.

The medical second opinion program is administered by MediGuide America, an international leader in second opinion services. If you're diagnosed with a life threatening illness you can have that diagnosis, its prognosis and treatment plan evaluated by disease specialists at world leading medical centers. The comprehensive information and advice can help you make important decisions about your health.

**Legal & General America is the only life insurance company** that gives you this valuable extra. In fact, it's probably more than you bargained for!

**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 give you peace of mind** with fiscally sound financial management practices. In May of 2014, our financial strength ratings were reaffirmed: A+ (Superior) from AM Best and AA- (Very Strong) from Standard and Poor's. Our composite Comdex score is 96 and you won't find many other companies with one as high.

**We save you time** with eDelivery and our self-serve website, [LGAmerica.com](http://LGAmerica.com). You can securely download an electronic copy of your policy and safely sign it digitally.

# BIG DEAL.