

# ➤ \$1M IN COVERAGE.

Term life insurance can be most important when your expenses are highest, like when you have kids in college or some you plan to send.



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, Garden City, 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.

Banner 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. Premiums based on Preferred Non-Tobacco underwriting class. Rates effective as of 03.31.2014.

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. 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. LAA1989 14-115 (03.31.2014)

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OPTerm Preferred Non-Tobacco Monthly Premium						
Issue Age	10 YEAR		20 YEAR		30 YEAR	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30	\$29.75	\$26.25	\$52.50	\$40.25	\$81.38	\$64.75
31	\$29.75	\$26.25	\$52.50	\$41.13	\$82.25	\$66.50
32	\$30.63	\$26.25	\$52.50	\$42.00	\$82.25	\$67.38
33	\$31.50	\$26.25	\$52.50	\$43.75	\$82.25	\$69.13
34	\$32.38	\$26.25	\$53.38	\$45.50	\$84.00	\$70.88
35	\$34.13	\$27.13	\$55.13	\$47.25	\$87.50	\$73.50
36	\$35.88	\$28.88	\$58.63	\$49.88	\$93.63	\$77.00
37	\$38.50	\$30.63	\$62.13	\$52.50	\$101.50	\$82.25
38	\$42.00	\$32.38	\$67.38	\$56.00	\$111.13	\$87.50
39	\$45.50	\$35.88	\$73.50	\$59.50	\$122.50	\$93.63
40	\$49.00	\$38.50	\$79.63	\$63.88	\$133.88	\$100.63
41	\$52.50	\$42.00	\$86.63	\$68.25	\$146.13	\$108.50
42	\$56.88	\$45.50	\$93.63	\$73.50	\$159.25	\$118.13
43	\$61.25	\$49.88	\$102.38	\$78.75	\$174.13	\$127.75
44	\$66.50	\$55.13	\$111.13	\$84.88	\$190.75	\$139.13
45	\$71.75	\$59.50	\$121.63	\$91.88	\$209.13	\$151.38
46	\$77.88	\$63.88	\$133.00	\$98.88	\$229.25	\$164.50
47	\$84.88	\$69.13	\$144.38	\$107.63	\$250.25	\$178.50
48	\$91.88	\$74.38	\$158.38	\$116.38	\$273.88	\$194.25
49	\$100.63	\$79.63	\$172.38	\$126.00	\$301.00	\$212.63
50	\$109.38	\$85.75	\$189.00	\$137.38	\$332.50	\$232.75
51	\$119.00	\$92.75	\$206.50	\$149.63	\$370.13	\$256.38
52	\$130.38	\$99.75	\$224.88	\$162.75	\$413.88	\$283.50
53	\$141.75	\$107.63	\$245.88	\$177.63	\$465.50	\$314.13
54	\$154.88	\$115.50	\$269.50	\$193.38	\$525.00	\$350.00
55	\$168.88	\$125.13	\$297.50	\$212.63	\$594.13	\$390.25
56	\$182.88	\$134.75	\$327.25	\$232.75	N/A	N/A
57	\$197.75	\$145.25	\$358.75	\$254.63	N/A	N/A
58	\$213.50	\$156.63	\$396.38	\$280.00	N/A	N/A
59	\$234.50	\$168.88	\$442.75	\$309.75	N/A	N/A
60	\$260.75	\$184.63	\$501.38	\$347.38	N/A	N/A
61	\$294.88	\$203.00	\$574.00	\$392.00	N/A	N/A
62	\$336.00	\$224.00	\$658.00	\$443.63	N/A	N/A
63	\$383.25	\$246.75	\$756.88	\$503.13	N/A	N/A
64	\$434.88	\$272.13	\$870.63	\$572.25	N/A	N/A
65	\$490.00	\$299.25	\$1,001.00	\$651.88	N/A	N/A

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