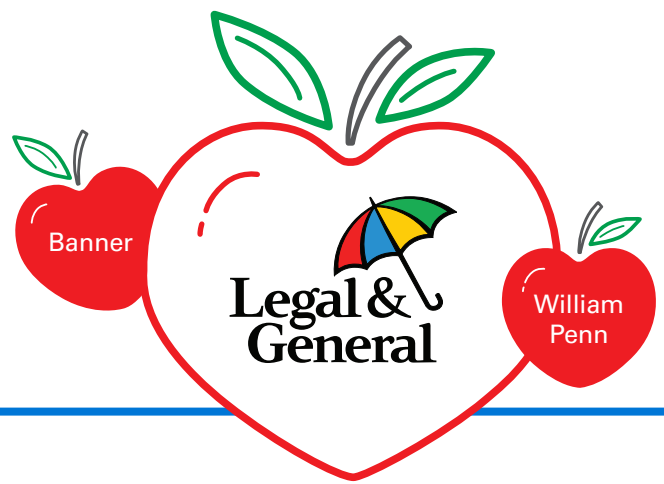


# Why pick us?

We say, *Why not?* Help your clients choose a leading term carrier who's been protecting Americans for over 70 years.



## Who we are

- Policies are underwritten and issued by Banner Life Insurance Company and William Penn Life Insurance Company of New York, but we go to market under one name, **Legal & General America (LGA)**.
- LGA is ranked in the **top five of U.S. life insurers**.<sup>1</sup>
- We ended 2018 with an excess of \$734 billion of coverage in force with more than **1.3 million U.S. customers**.<sup>2</sup>
- LGA has been part of the worldwide Legal & General Group since 1981, which is a top 10 global asset manager and the **eighth largest insurer in the world**.<sup>3</sup>
- Our team includes over 600 dedicated employees from around the U.S., headquartered in central Maryland.

## What we do

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

## How we underwrite

We evaluate all eligible Standard and better applicants, applying credits that may help boost their underwriting rate class by one.

Our Substandard premium calculations are based on our Standard Plus rates, giving us a leg up on the competition.<sup>4</sup>

### Best class consideration for:

- Tobacco users 3 years out from quitting
- Treated Hypercholesterolemia and/or Hypertension
- Treated or untreated total cholesterol under 300
- A family history of cancer<sup>5</sup>

### Preferred consideration for:

- Asthma on two medications or less (well controlled)
- Anxiety/Depression on one medication (well controlled)
- Mild Sleep Apnea with good treatment/compliance

### Standard Plus consideration for:

- Controlled Type II Diabetes
- Severe Sleep Apnea with good treatment/compliance

## 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 customers need us most.

**3,527 families and business**

were the beneficiaries of our policies

**\$892.3 million**

is the value of claims paid

**99.9%**

of life insurance claims were paid



All claims statistics based on year end 2018 data

## 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!** [partner.lgamerica.com](http://partner.lgamerica.com)

<sup>1</sup> Top five term life ranking based on coverage in the brokerage channel; 2018 LIMRA US Retail Individual Life Insurance Sales By Channel

<sup>2</sup> Based on YE 2018 results

<sup>3</sup> Based on 2017 non-banking assets, 2019 study, A.M. Best

<sup>4</sup> With the exception of cancer cases requiring a flat extra without a table rating, all non-tobacco substandard premiums are based off of Standard Plus rates – not Standard.

<sup>5</sup> Unless there are features of the family history that suggest a hereditary cancer

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. Financial strength ratings as of YE 2018. 19-263 (09.25.19)