

A-LIST TERM™ SPECIFICATION OVERVIEW

INSURER

Legal & General America: Banner and William Penn

PRODUCT

Renewable and Convertible Term; policy form number: ICC12OPT and state variations. New York version policy form: OPT-NY.

GROUP SIZE

- 10-24 covered lives
- 25 or more covered lives

DEATH BENEFITS

- Up to \$3,000,000 per life, based on group size (certain restrictions apply). Higher amounts may be considered. \$50,000 minimum per life.
- Guidelines below are general in nature. Increases after initial issuance may be limited.
- Multiply group size by multiplier (in the example below to determine maximum face amount per covered life.

**For more information contact:
A-LIST TERM Administrator
Dye & Eskin, Inc.
1324 Vincent Place
McLean, VA 22101
703-556-0744**

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 A-LIST TERM policy form number ICC12OPT, and state variations; William Penn A-LIST TERM policy form number OPT-NY.

Rate schedules increase annually, but are guaranteed for the first three policy years. Premiums include \$50 annual fee per policy. A \$30 administrative fee per participant is collected annually by Dye & Eskin. Premiums age and gender distinct; no distinction for tobacco use. Rates as of 4.25.12, Banner; 7.20.12, William Penn.

A cost-free MediGuide Medical Second Opinion is included with new policies 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.

A cost-free Accelerated Death Benefit Rider, Banner policy form # ICC10 ADB and state variations (William Penn #ADB (07-10)), is included with all policies. Increasing Death Benefit Rider form IR and state variations (IR-NY in NY).

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. LAA 1861 14-299 (08.07.14)

group size	max avg issue age	ages	multiplier
10-24	50	25-75	\$18,000
25+	55	25-75	\$20,000

SAMPLE PREMIUM: \$500,000 DEATH BENEFIT

	year one		year two		year three	
	male	female	male	female	male	female
age 35	\$350	\$275	\$350	\$280	\$355	\$285
age 45	\$570	\$470	\$650	\$535	\$660	\$550
age 55	\$1,365	\$1,080	\$1,655	\$1,335	\$1,885	\$1,545

1. Rate schedule guaranteed for first three policy years.
2. This product has an annually increasing premium schedule.
3. Premiums age and gender distinct; no distinction for tobacco use.

CONVERSION

Convertible for 10 years from date of issue or up to attained age 70, whichever comes first. Policies issued at age 66 or older are convertible during the first five policy years. As long as the term policy meets conversion eligibility requirements, no further underwriting is required (unless there is a request for a change in UW class or the addition of benefits). Life Step UL will be issued in the Standard Tobacco underwriting class.

ADMINISTRATION CHARGE

Note: Administrative charge of \$30 per participant, per year, payable to Dye & Eskin at implementation and on each anniversary date.

**EVERY DAY MATTERS.®
BANNER. WILLIAM PENN.**



**A-LIST TERM Administrator:
DYE & ESKIN, INC.**
Creating Victories.

