

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 apply for term coverage 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.

*Premiums should always be quoted online and sample rates provided should not be used as a means for quoting premiums with clients or prospects.

Statistic from 2019 Life Insurance Barometer Study, LIMRA and Life Happens
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Sample* Monthly Cost for \$1 Million Death Benefit

		Male	Female
Class	Age	Banner Life OPTerm 20	
Preferred Plus Non-Tobacco	25	\$30.50	\$23.47
	35	\$38.25	\$31.45
	45	\$86.70	\$68.42
Preferred Non-Tobacco	25	\$39.95	\$30.34
	35	\$45.05	\$37.40
	45	\$102.85	\$78.03
Standard Plus Non-Tobacco	25	\$53.88	\$44.53
	35	\$61.85	\$46.63
	45	\$141.28	\$108.32
Standard Non-Tobacco	25	\$63.52	\$50.29
	35	\$72.89	\$56.45
	45	\$163.56	\$123.25
Preferred Tobacco	25	\$123.24	\$92.65
	35	\$160.65	\$124.94
	45	\$382.50	\$281.34
Standard Tobacco	25	\$162.34	\$113.89
	35	\$209.38	\$169.14
	45	\$508.30	\$386.75

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