

In every GREEN CELL, LGA OPTerm MALE premiums decreased. WHITE CELLS indicate no change in premium.

This is a comparison of LGA's October 6, 2014 rates to its March 31, 2014 rates. This comparison uses MALE quinquennial ages, \$100K, \$500K and \$1M face amounts, all six underwriting classes.

Banner/William Penn - OPTerm Percentage Change in Premium (Male)

			20	25	30	35	40	45	50	55	60	65	70	75	80	
10 Year Term	Male	Pref Plus	\$100,000			1%		2%	2%	2%	4%	4%	2%		2%	
	Male	Preferred	\$100,000								2%	4%	2%		2%	
	Male	Std Plus	\$100,000		1%	1%	2%			4%	4%	2%	1%		1%	4%
	Male	Standard	\$100,000			3%					2%	3%	2%	2%		2%
	Male	Pref Tobacco	\$100,000	3%	3%	2%	2%	2%								
	Male	Std Tobacco	\$100,000	4%	4%	4%	4%	2%	4%	1%						
	Male	Pref Plus	\$500,000								-1%					
	Male	Preferred	\$500,000								-1%	1%				1%
	Male	Std Plus	\$500,000	2%	4%	2%	2%		4%	1%		5%		3%		3%
	Male	Standard	\$500,000		-2%	-2%			-1%			1%				3%
	Male	Pref Tobacco	\$500,000	1%			4%	1%	3%							
	Male	Std Tobacco	\$500,000				4%									
	Male	Pref Plus	\$1,000,000								-1%		-1%	-1%		
	Male	Preferred	\$1,000,000								-2%					
	Male	Std Plus	\$1,000,000		4%	2%	2%					5%		5%	2%	1%
	Male	Standard	\$1,000,000							-1%					1%	
Male	Pref Tobacco	\$1,000,000					2%									
Male	Std Tobacco	\$1,000,000						1%								
15 Year Term	Male	Pref Plus	\$100,000	1%	1%	1%	1%	2%	3%	2%	1%	2%		1%		
	Male	Preferred	\$100,000	2%	2%	2%	2%		3%	3%	1%			1%		
	Male	Std Plus	\$100,000			2%	1%	1%	1%					1%		
	Male	Standard	\$100,000		1%	3%	2%	1%	1%	1%				2%		
	Male	Pref Tobacco	\$100,000	2%	2%	2%	2%									
	Male	Std Tobacco	\$100,000			2%										
	Male	Pref Plus	\$500,000		-3%	-3%				-1%						
	Male	Preferred	\$500,000		-2%	-2%	-4%			-1%	-1%	-1%				
	Male	Std Plus	\$500,000	-1%		1%	1%						3%	5%		
	Male	Standard	\$500,000	-1%	-1%	-1%								-1%		
	Male	Pref Tobacco	\$500,000													
	Male	Std Tobacco	\$500,000													
	Male	Pref Plus	\$1,000,000							-2%					-1%	
	Male	Preferred	\$1,000,000				-2%			-1%			-1%	-1%		
	Male	Std Plus	\$1,000,000	2%	2%	2%								5%		
	Male	Standard	\$1,000,000	-1%	-1%	-1%	-1%	-1%		-2%	-1%		-1%			
Male	Pref Tobacco	\$1,000,000				1%										
Male	Std Tobacco	\$1,000,000														
20 Year Term	Male	Pref Plus	\$100,000					2%	2%	1%	1%		2%		5%	
	Male	Preferred	\$100,000	1%	1%	1%	2%	2%	1%	1%				1%		
	Male	Std Plus	\$100,000	-3%	-3%	-3%					1%					
	Male	Standard	\$100,000		-2%		2%	3%	1%			-2%	1%			
	Male	Pref Tobacco	\$100,000	2%	2%	2%	2%	1%	-1%	-1%	-1%	-1%				
	Male	Std Tobacco	\$100,000	2%	2%	2%			1%				-3%			
	Male	Pref Plus	\$500,000			-2%				-1%				-2%		
	Male	Preferred	\$500,000	-3%	-3%	-3%	-1%		1%		-1%	-1%				
	Male	Std Plus	\$500,000		4%	4%		-1%	-1%	-1%						
	Male	Standard	\$500,000	-1%	-2%	-1%	-1%	-1%	-1%		-1%	-1%				
	Male	Pref Tobacco	\$500,000			-4%	-1%		-4%	-2%			-1%			
	Male	Std Tobacco	\$500,000	-4%		-2%			-1%	-1%	-1%	-1%				
	Male	Pref Plus	\$1,000,000							-1%		-1%			-1%	
	Male	Preferred	\$1,000,000			-3%	-2%		3%	-1%	-1%	-1%	-1%	-1%		
	Male	Std Plus	\$1,000,000	3%	3%	4%		1%	-1%	-1%						
	Male	Standard	\$1,000,000	-1%	-1%	-2%	-1%	-1%	-1%	-2%	-2%	-2%	-1%			
Male	Pref Tobacco	\$1,000,000	-1%		-4%	-1%		-2%		-1%						
Male	Std Tobacco	\$1,000,000	-1%	-2%					-1%	-1%	-1%					
30 Year Term	Male	Pref Plus	\$100,000													
	Male	Preferred	\$100,000					1%	-1%	-2%	-1%					
	Male	Std Plus	\$100,000				1%	1%								
	Male	Standard	\$100,000				1%			-5%						
	Male	Pref Tobacco	\$100,000	2%	2%	1%	1%	1%								
	Male	Std Tobacco	\$100,000		1%	1%		1%								
	Male	Pref Plus	\$500,000			-1%		4%	4%							
	Male	Preferred	\$500,000				-1%	4%								
	Male	Std Plus	\$500,000	4%	4%	4%	-1%									
	Male	Standard	\$500,000		-1%	-1%	-1%				-1%					
	Male	Pref Tobacco	\$500,000													
	Male	Std Tobacco	\$500,000													
	Male	Pref Plus	\$1,000,000			-1%	4%	5%								
	Male	Preferred	\$1,000,000	-1%	-1%	-1%	2%		3%							
	Male	Std Plus	\$1,000,000	1%	1%	5%	-1%	1%								
	Male	Standard	\$1,000,000	-1%	-1%	-1%	-1%		5%	-1%	-1%					
Male	Pref Tobacco	\$1,000,000														
Male	Std Tobacco	\$1,000,000														

Decreased more than 1%
 Decreased less than 1%
 Increased
 No change

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. 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. LGA rates as of 10.6.14. For broker use only. Not for public distribution. LAA2036 14-346 (10.6.14)



In every GREEN CELL, LGA OPTerm FEMALE premiums decreased. WHITE CELLS indicate no change in premium.

This is a comparison of LGA's October 6, 2014 rates to its March 31, 2014 rates. This comparison uses FEMALE quinquennial ages, \$100K, \$500K and \$1M face amounts, all six underwriting classes.

Banner/William Penn - OPTerm Percentage Change in Premium (Female)

				20	25	30	35	40	45	50	55	60	65	70	75	80
10 Year Term	Female	Pref Plus	\$100,000	1%	1%	1%	1%	1%	2%	3%	1%	2%	2%			
	Female	Preferred	\$100,000		1%	1%			1%	3%		4%		1%	1%	4%
	Female	Std Plus	\$100,000	2%	2%	2%	2%	2%	3%	4%	4%	2%				5%
	Female	Standard	\$100,000							3%		4%	1%	1%	3%	
	Female	Pref Tobacco	\$100,000	3%	3%	3%	3%	2%	2%	2%	1%	1%				
	Female	Std Tobacco	\$100,000	3%	3%	3%	3%	4%	4%	4%	1%					
	Female	Pref Plus	\$500,000						-2%	-1%	-1%					
	Female	Preferred	\$500,000		-3%	-3%	-2%	-4%	-1%		-1%					
	Female	Std Plus	\$500,000						3%	4%						5%
	Female	Standard	\$500,000	-2%	-2%	-2%	-2%	4%	-1%	1%						3%
	Female	Pref Tobacco	\$500,000						1%							
	Female	Std Tobacco	\$500,000					4%	1%	5%	5%	5%				
	Female	Pref Plus	\$1,000,000						-2%	-3%	-1%	-1%		-2%	-2%	
	Female	Preferred	\$1,000,000	-3%	-3%	-3%	-3%		-1%	-1%	-1%				-1%	-1%
	Female	Std Plus	\$1,000,000	3%	3%	2%	2%		-1%	1%	1%	2%			5%	
	Female	Standard	\$1,000,000	-2%	-2%	-2%	-2%	3%		-2%				-2%	-1%	4%
Female	Pref Tobacco	\$1,000,000				1%	1%					2%				
Female	Std Tobacco	\$1,000,000					4%									
15 Year Term	Female	Pref Plus	\$100,000				1%		1%	1%						
	Female	Preferred	\$100,000	1%	1%	1%	2%	2%	3%	3%	1%			1%	5%	
	Female	Std Plus	\$100,000				2%								5%	
	Female	Standard	\$100,000	2%	2%	2%	1%	3%	1%	1%	1%			2%	5%	
	Female	Pref Tobacco	\$100,000	1%	3%	2%	2%									
	Female	Std Tobacco	\$100,000					1%	1%							
	Female	Pref Plus	\$500,000	-3%	-3%	-3%				-1%		1%		1%		
	Female	Preferred	\$500,000	-2%	-2%	-2%	-2%	-2%	-2%	-1%	-1%			1%		
	Female	Std Plus	\$500,000	-2%	-2%	-2%		-1%	-1%						5%	
	Female	Standard	\$500,000	-1%	-3%	-4%	-1%	-1%	-1%		-1%	-2%		-1%	1%	
	Female	Pref Tobacco	\$500,000												1%	
	Female	Std Tobacco	\$500,000													
	Female	Pref Plus	\$1,000,000	-3%	-3%				-1%					-2%		
	Female	Preferred	\$1,000,000	-3%	-3%			2%	-1%	-1%		-1%				
	Female	Std Plus	\$1,000,000			2%										
	Female	Standard	\$1,000,000	-2%	-2%	-3%	-1%	-2%	-1%	-3%	-2%	-2%				
Female	Pref Tobacco	\$1,000,000			2%											
Female	Std Tobacco	\$1,000,000			1%											
20 Year Term	Female	Pref Plus	\$100,000				1%	1%	1%		2%	2%		-1%		
	Female	Preferred	\$100,000				2%	1%	2%	2%	2%		-1%	3%		
	Female	Std Plus	\$100,000	-2%	-2%	-2%	-3%									
	Female	Standard	\$100,000	1%	1%	3%	1%	1%	1%				1%			
	Female	Pref Tobacco	\$100,000		3%	2%				1%	-1%	-1%				
	Female	Std Tobacco	\$100,000		2%	2%		1%		1%	-2%					
	Female	Pref Plus	\$500,000	-2%	-2%	-2%	-2%		-1%	-1%	-1%	-1%	-2%			
	Female	Preferred	\$500,000	-2%	-4%	-2%	-2%	-1%	-1%	-1%				-1%		
	Female	Std Plus	\$500,000	2%	3%	-1%	-1%			-1%				-1%	5%	
	Female	Standard	\$500,000	-4%	-4%	-4%	-2%		-1%	-3%	-1%	-1%	-1%	1%		
	Female	Pref Tobacco	\$500,000	-1%	-4%	-4%	-5%		-5%	-3%	-3%	-1%				
	Female	Std Tobacco	\$500,000			-4%	-1%									
	Female	Pref Plus	\$1,000,000				-3%		-1%	-2%		-2%	-1%	-2%		
	Female	Preferred	\$1,000,000			-2%	-2%	-1%	-2%	-1%	-1%		-2%	-2%		
	Female	Std Plus	\$1,000,000											-3%		
	Female	Standard	\$1,000,000	-2%	-4%	-4%	-4%	-2%	-1%	-2%	-2%		-1%	-1%		
Female	Pref Tobacco	\$1,000,000		-3%	-1%	-4%	-3%			-3%	-1%					
Female	Std Tobacco	\$1,000,000			-4%			-3%								
30 Year Term	Female	Pref Plus	\$100,000					1%	-4%							
	Female	Preferred	\$100,000													
	Female	Std Plus	\$100,000				3%	1%	1%							
	Female	Standard	\$100,000					1%	1%							
	Female	Pref Tobacco	\$100,000		1%	2%	1%	1%								
	Female	Std Tobacco	\$100,000		1%	1%	-4%	-2%	-5%							
	Female	Pref Plus	\$500,000	-2%		-1%	-1%		4%			-1%				
	Female	Preferred	\$500,000		-1%		-1%	-1%		1%						
	Female	Std Plus	\$500,000					1%	1%		5%					
	Female	Standard	\$500,000		-1%	-1%	-1%	1%								
	Female	Pref Tobacco	\$500,000													
	Female	Std Tobacco	\$500,000													
	Female	Pref Plus	\$1,000,000				-2%		5%							
	Female	Preferred	\$1,000,000		-2%	-1%		-1%		4%						
	Female	Std Plus	\$1,000,000			1%		1%	4%		5%					
	Female	Standard	\$1,000,000	-1%			-1%									
Female	Pref Tobacco	\$1,000,000								-2%						
Female	Std Tobacco	\$1,000,000														

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