

# Look after your loved ones when you're gone

It's a great feeling to know you can provide financial support for your family after you're gone. Guaranteed Whole Life Insurance could make life a little easier for your loved ones.





# Simplicity and affordability, guaranteed

Your loved ones can use Guaranteed Whole Life Insurance from Banner Life Insurance Company, a Legal & General America subsidiary, to contribute towards final expenses like funeral costs, medical bills or other outstanding debts.

Applying is easy – just follow our simple three-step guide on the reverse side.

## At a glance

- ✓ **Guaranteed acceptance** for ages 50 to 80 — you can't be turned down because of your health.
- ✓ **No medical exam** or lengthy health questionnaire.
- ✓ **Your premiums will never go up** once you've taken out the policy.
- ✓ **Approved claims paid** within one business day.
- ✓ **Full coverage after two years**, immediate coverage for accidental death.\*
- ✓ **Your coverage will continue for your whole life**, even though premiums are only due until age 95.
- ✓ **Build cash value** over time that you can borrow against if needed.

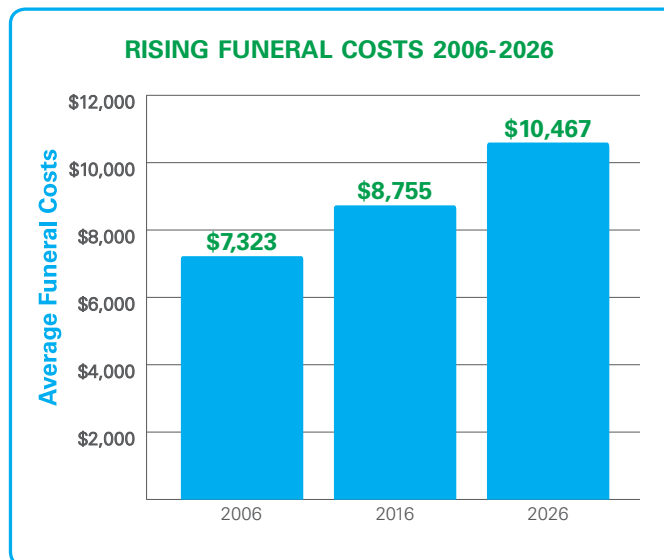
## Funeral costs are rising

When you've spent all your life taking care of your loved ones, the last thing you would want is to leave them with financial worries.

In 2016, the average funeral cost in the US was \$8,755.<sup>1</sup> Also, 75% of families spend more than \$10,000 on end-of-life medical bills.<sup>2</sup>

If funeral costs keep going up at the same rate between 2006 and 2016, the average funeral could cost \$10,467 by 2026.<sup>3</sup>

It pays to plan ahead and think how your loved ones would afford to pay for your funeral. With our policy, you could help ease some of the financial burden on your loved ones at a difficult time.



By 2026, the average cost of a funeral could rise to be \$10,467.


## Approved claims paid within one business day


To give you extra peace of mind that your loved ones will get a helping hand at a critical time, we've made our claims process as fast and simple as possible.


We begin processing your claim as soon as we receive it. More importantly, once your claim is approved, payment will be mailed within one business day.


## Why choose us?

When considering life insurance plans, it's important to have peace of mind that your financial promises will be kept in years to come. You can have confidence that when you buy a policy with us, you and your family will be in safe hands.

 Banner Life Insurance Company underwrites and issues life insurance policies under the Legal & General America brand. We've been protecting American families for nearly 70 years and are consistently ranked as a top ten life insurance provider.<sup>4</sup>

 1.2 million US policy owners count on us to help provide financial security for the people they have so carefully chosen to protect.<sup>5</sup>

 Legal & General America is highly rated for financial strength among US insurance companies.<sup>5</sup>

 Our parent company, Legal & General Group Plc, has over 10 million customers worldwide and is the 7th largest insurance company in the world.<sup>5,6</sup>



# It's simple to apply

We've sent you everything you need to get covered. Don't forget that your partner can apply too, if they're a US resident between ages 50 and 80.

## Follow these three simple steps to apply:

1. Read all the information we've sent you carefully.
2. Choose how much coverage you need.
3. Have your bank details in hand and apply by phone, online or complete the enclosed application form.

## APPLY TODAY.



### By phone

Call us toll free: **844-606-2771**  
Monday–Friday from 9:00am–5:30pm ET



### Or on our website

\*If death occurs due to accidental causes, the full death benefit will be paid to the beneficiary less any policy obligations. In order for death to qualify as an accident, the death must occur while the policy is in force and within 180 days (90 days in Florida) following the date of the accidental injury as defined further by the policy. If death occurs within the first two policy years for any reason other than an accident, all premiums paid plus 7% interest shall be paid to the beneficiary. State variations apply. See policy terms and conditions for qualifications and limitations.

<sup>1</sup> 2017 National Funeral Directors Association General Price List Survey

<sup>2</sup> Out-of-Pocket Spending in the Last Five Years of Life, Journal of General Internal Medicine 2012

<sup>3</sup> Forecast based on average annual compounded growth rate of 1.8% between 2006-2016

<sup>4</sup> LIMRA 2016—US Retail Individual Life Insurance Sales By Channel

<sup>5</sup> Year-end 2016

<sup>6</sup> As measured by assets under management for life insurance, pensions, investment and general insurance. 2015 non-banking assets, 2017 study, A.M. Best

This product is designed for individuals who do not have life insurance or who may wish to add to their existing life insurance coverage. This product is not available for replacement of existing life insurance coverage.

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