



**Legal &
General**
WILLIAM PENN

Your future needs, now covered

A new opportunity for select William Penn customers.

Term-2-Term Exchange

Upgrade your term life insurance policy to a longer duration — no underwriting necessary.

You're pre-qualified

As a pre-qualified customer, you may be able to replace your current term life insurance policy with a new policy that extends to a longer duration, and guarantees premiums will not increase during that time.

Don't fret over the basics

Our Term-2-Term exchange program means:

- No medical exams are required.
- Your new policy will have the same face amount as the original.
- The application process is straightforward and easy.

Reach out to learn more.



3275 Bennett Creek Avenue
Frederick, MD 21704

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, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner Life is not authorized as an insurer and does not do business in New York. The Legal & General America companies are part of the worldwide Legal & General Group. OPTerm policy form # ICC21-DTCV and state variations. In New York, OPTerm policy form # DTCV21-NY. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums based on preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco underwriting classes. Banner premiums quoted include \$90 annual policy fee, William Penn premiums include \$80 policy fee. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations CN05142024-7