

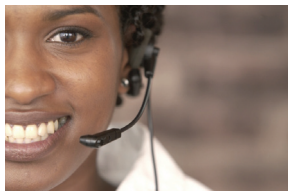
Thank you for your interest in life insurance from Banner or William Penn.

WHAT TO EXPECT FROM YOUR LIFE INSURANCE INTERVIEW.

Here's what you need to know about the interview, the short exam, and documents to gather.

The Interview Process

Notice of your interest in a life insurance interview from Banner Life Insurance Company or William Penn Life Insurance Company of New York will be sent electronically to us. The facts you provided will be recorded for tracking purposes and forwarded to the Legal & General America Call Center.



The Call Center is staffed by insurance professionals who make every effort to complete the interview on the day and time you requested. If we can't accommodate the request, the Call Center will call right away to schedule another convenient time for the interview. The interviewer who calls will ask questions that will be used to complete an application for life insurance and schedule your paramed exam. The information on your application will ultimately be reviewed by one of our underwriters to determine whether you qualify for the coverage requested.

All of the information you provide will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which you apply. Your privacy is important to us and our corporate privacy policy can be found on our website at www.LGAmerica.com.

In most cases, the interview takes about 35 minutes.

It's important to have on hand:

- your driver's license number
- names, addresses and phone numbers of doctors, hospitals or clinics you've visited in the past 10 years
- reasons for and dates of treatment
- the names of any prescription medicines you are taking
- other life insurance policies including company names and coverage amounts
- financial information including income, assets, liabilities and net worth

The Application

During the telephone interview you will have the option to give your verbal approval for us to begin underwriting your policy. This option eliminates the need for the application to be sent to you for your signature. If you elect to use the voice signature option you will need to provide the call center with your social security number and an email address. A copy of your completed application will be sent to you via email for your records. If you elect not to use the voice signature option then after the telephone interview the completed application and further instructions will be sent to you via two-day delivery service.



Insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. A licensed financial professional can provide costs and complete details. This piece has been designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisors. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code. Securities and Insurance Products: Not Insured by FDIC or any federal government agency. Not a deposit of or guaranteed by any bank or bank affiliate.

BANNER. WILLIAM PENN.
YOUR COMPANY FOR LIFE.™

The Paramed Exam

Our Call Center will arrange for an abbreviated exam by a paramedical technician. For your convenience, the exam can take place in your home or office. After your interview, the paramed will contact you within 48 hours to schedule the exam. The exam results enable us to offer you the most competitive rate possible for your life insurance policy.



The Exam Includes:

- measurement of your height, weight, blood pressure and pulse rate
- collection of blood and urine specimens
- in some cases, an electrocardiogram (EKG)
- in some cases, a medical history report

Get a good night's sleep prior to the exam and, if you can, skip heavy exercise on the day it's scheduled. You'll get best results if you relax and also:

- do not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoid tobacco or caffeine products for at least one hour prior to the exam
- drink a glass of water before providing the urine specimen

Policy Coverage

Life insurance coverage is not in effect until your application is approved, and any outstanding policy requirements and your first premium payment have been received. Approval is not guaranteed.

If You Have Questions

The Legal & General America Call Center can be reached at **800.839.5960 or 800.526.5568**
Monday - Friday 8:30 am - 11:00 pm ET

About Legal & General America

Banner Life Insurance Company, Urbana, MD, is licensed to do business in 49 states and the District of Columbia. Life insurance issued in New York is underwritten by William Penn Life Insurance Company of NY, Garden City, NY. Banner is not licensed in New York state and does not solicit business there.

Our financial strength has been recognized by two independent organizations:

- A+ (Superior) overall financial strength rating from A.M. Best
- AA- (Very Strong) overall financial strength rating from Standard and Poor's

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