

# Product information

## BeyondTerm

### PRODUCT DESCRIPTION

BeyondTerm is a renewable and convertible term life insurance product which provides level premiums and death benefits during the initial term period.

### POLICY FORM

ICC23-DTCV1 and state variations

### ISSUE PARAMETERS

<b>10-year</b> 20-65, all risk classes	<b>30-year</b> 20-50, all risk classes
<b>15-year</b> 20-60, all risk classes	<b>35-year</b> 20-45, all risk classes
<b>20-year</b> 20-60, all risk classes	<b>40-year</b> 20-40, all risk classes
<b>25-year</b> 20-55, all risk classes	

### STATES

All states except New York

### COVERAGE EXPIRATION

Age 95

### MINIMUM FACE AMOUNT

\$100,000

### MAXIMUM FACE AMOUNT

Issue age 20-50, \$2,000,000

Issue age 51-60, \$500,000

Issue age 61-65, \$250,000

### ANNUAL POLICY FEE

\$90 per year

### MODAL FACTORS

You can pay your life insurance premium monthly, quarterly, bi-annually, or annually. The following modal factors will be applied, depending on your selection:

Annual:	1
Semi-annual:	0.51
Quarterly:	0.26
Monthly EFT:	0.087

### PREMIUM BANDING

Band 1: \$100,000 - \$249,999

Band 2: \$250,000 - \$499,999

Band 3: \$500,000 - \$999,999

Band 4: \$1,000,000 - \$2,000,000

### UNDERWRITING CLASSIFICATIONS

Your medical history has the biggest influence on your insurability and how much you will pay for your life insurance. Premiums are based on the underwriting classifications listed below.

#### Male/Female

Preferred Plus Non-Tobacco (PPNT)

Preferred Non-Tobacco (PNT)

Standard Plus Non-Tobacco (SPNT)

Standard Non-Tobacco (SNT)

Preferred Tobacco (PT)

Standard Tobacco (ST)

Substandard risk classes (also referred to as table ratings) are not available for this product.

### SUBSTANDARD

Substandard ratings are not available on BeyondTerm. Flat extras are available on all classes except for Preferred Plus Non-Tobacco.

### MAXIMUM CONVERSION PERIOD

Convertible until one-half the level term duration or up to attained age 65, whichever comes first.

### AVAILABLE BENEFITS

Ask your life insurance advisor for more information about the following benefits:

- Accelerated Death Benefit
- Charitable Giving Benefit\*\*

\*A.M. Best – A+ (Superior) – 2nd Highest out of 15 categories. Standard & Poor's – AA- (Very Strong capacity to meet financial commitments). Ratings are as of November 3, 2022 and apply to Legal & General America Group and its subsidiaries Banner Life Insurance Company and William Penn Life Insurance Company of New York. The Comdex Rating is a composite score averaging the ratings of the major insurance rating organizations. The higher the number, the better the ranking. All ratings are subject to change.

\*\*The Charitable Giving Benefit is not available in New York or South Carolina.



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BeyondTerm policy form #ICC23 – DTCV1 and state variations; not available in New York. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. For broker use only. Not for public distribution. CN11072025-4