

# Term Pro+<sup>SM</sup> Life Insurance

An affordable term life insurance solution from Legal & General America available through Allianz Life Insurance Company of North America (Allianz).





## Term Pro+<sup>SM</sup>

### Life Insurance

offers protection  
for those who seek:

- Guaranteed life insurance protection for a specific period of time
- Level, affordable premium payments
- Flexibility with the option to exchange into a permanent policy in the future

# Plan for the unexpected on your terms.

Are you prepared for what's ahead – no matter what?

**Change is constant.** Whether you're destined for a pleasant surprise or an unexpected loss, it's important to prepare for both extremes and everything in between. No one can predict what the future holds, but with Term Pro+<sup>SM</sup> Life Insurance, you can have reassurance that your beneficiaries will be provided for, if the unexpected happens.

## Protect your life on your terms with an affordable solution for the right time.

Term Pro+ is an affordable term life insurance solution from Legal & General America available through Allianz Life Insurance Company of North America. Term life insurance lasts for a specific number of years and Term Pro+ is available with level premium periods of 10, 15, 20, 25, and 30 years.

With Term Pro+, your beneficiaries will receive a death benefit if you, the insured, were to pass away during the specified term.

They could put the death benefit toward funeral expenses, paying down a mortgage, financing college tuition, and more. Your loved ones could also use the death benefit as an income replacement to help maintain their lifestyle.

Allianz provides exchange solutions through the Allianz Exchange Program. Your Term Pro+ policy may be exchanged for any permanent Allianz life insurance policy currently available in the Allianz Exchange Program. An exchange can take place in policy years 2-5. Additional considerations and restrictions may apply.

### TERM LIFE INSURANCE IS SIMPLE:

You pay the premium to insure your life for a set term.

#### TERM PRO+ AT A GLANCE:

<b>Term duration</b>	Term coverage to age 95 with standard renewal features and level periods of 10-, 15-, 20-, 25-, and 30-year durations
<b>Issue ages</b>	<ul style="list-style-type: none"><li>• 10-, 15-, and 20-year: ages 20-65 all classes</li><li>• 25-year: ages 20-60 Non-tobacco, 20-55 Tobacco</li><li>• 30-year: ages 20-55 Non-tobacco, 20-50 Tobacco</li></ul>
<b>Minimum face amount</b>	\$100,000
<b>Maximum face amount</b>	\$5,000,000
<b>Policy fee</b>	\$60 annual policy fee
<b>Premium payment options</b>	Monthly, quarterly, semiannually, or annually
<b>Available rider</b>	Accelerated Death Benefit Rider (included with base policy)

### Prepare yourself and your loved ones for the unexpected.

Contact your financial professional to learn how Term Pro+ can help you do it on your terms.

Term Pro+<sup>SM</sup> Life Insurance is underwritten and issued by Banner Life Insurance Company, a subsidiary of Legal & General America, located in Urbana, MD. Banner products are distributed in 49 states and the District of Columbia. Banner does not solicit business in New York. Term Pro+ is not available in New York. The Legal & General America Companies are part of the worldwide Legal & General Group. Term Pro+ policy form #ICC16-NCT-L and state variations. Premiums are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums quoted include \$60 annual policy fee. An Accelerated Death Benefit Rider, policy form #ICC10 ADB and state variations, is included with all policies. Two-year contestability and suicide provisions apply. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. 18-226

Guarantees of Term Pro+ Life Insurance are backed solely by the financial strength and claims-paying ability of Banner Life Insurance Company.

Exchange into a permanent Allianz life insurance policy currently available in the Allianz Exchange Program in policy years 2-5. Additional considerations and restrictions may apply.

Guarantees of life insurance policies available within the Allianz Exchange Program are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Allianz permanent life insurance policy and feature availability may vary by state and broker/dealer.

[www.allianzlife.com](http://www.allianzlife.com)

Permanent life insurance policies available within the Allianz Exchange Program are issued by:

Allianz Life Insurance Company  
of North America  
5701 Golden Hills Drive  
Minneapolis, MN 55416-1297  
800.950.1962

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