



**The process is simple.
Your peace of mind,
immeasurable.**

Thank you for choosing Banner Life Insurance Company, a Legal & General America company for your term life insurance needs. You're on your way to protecting the people who rely on you most.

What happens now?

You should have received an email from us with a link to complete your term life insurance application online. The process should only take about twenty minutes.

You will be asked questions about your medical and financial history. This information will only be used for term life insurance coverage consideration and will be kept confidential in accordance with our [privacy policy](#). Overshare on your application for the smoothest process.

A short medical exam

If necessary, you may receive a call from Banner Life to schedule a free 30-minute medical exam.

A trained medical examiner will take your height, weight, blood pressure and pulse; collect blood and urine; and possibly conduct an EKG; and/or complete a medical history report.

Exam preparation tips

- Get a good sleep the night before
- Limit salt and high-cholesterol foods one day before
- Avoid strenuous exercise 12 hours prior
- No alcohol at least 12 hours before
- Refrain from caffeine and nicotine one hour before
- Drink a glass of water one hour before
- Confirm fasting requirements with your examiner (generally 8-12 hours)

Helpful information to have on hand

- Driver's license and Social Security numbers
- Names, addresses and phone numbers of doctors, clinics and hospitals visited in past ten years
- Reasons for and dates of medical treatment
- Names of prescription medicines
- Other life insurance policies, including company names, coverage amounts and policy numbers
- Financial information, including income, assets, liabilities and net worth
- Bank account or credit card information for online payment (paper checks are not accepted)

We'll most likely contact you via email,
but save our contact information for ease:

Phone: 301-810-4800 Email: onlineapp@lgamerica.com

**You'll be protected once your
application has been approved and
first payment has been received.**

If approved, you will only be allowed to digitally accept and pay for your policy. Only digital (EFT or credit card) payments are accepted at this time. Credit cards are not accepted in AK, CA, NC, NJ, MD. 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. CN03052025-2