

Instant \$4M approval with accelerated underwriting



Client profile

Clients:

Ryan (36)

Occupation:

Finance consultant

Location:

Denver, CO

Policy type:

30-year OPTerm
policy

Coverage amount:

\$4 million

Rate class:

Preferred
Non-Tobacco

Flat extra:

\$5 per \$1,000 for
10 years (due to
mountain climbing)

Annual premium:

\$23,544.60

Decision time:

Same-day approval

APS:

Not required

Challenge

This high-earning client needed fast, high-value protection to cover family needs — but his mountain climbing hobby posed a red flag for many carriers. The BGA and advisor were concerned about:

- Cycle time delays due to medical requirements for a \$4M face amount.
- Underwriting pushback due to participation in extreme sports.
- Missing out on instant decision options for a clean, high-premium case.

Solution

Banner Life Insurance Company, a Legal & General America company, delivered an instant decision using its expanded accelerated underwriting (AUW) path:

- AUW limit up to \$4M allowed Ryan to bypass traditional underwriting.
- Flat extra accepted for mountain climbing without delaying approval.
- No labs or APS required.
- Application approved the same day at applied-for class.
- Advisor and BGA received immediate confirmation and issued policy within 3 days.

Results

- \$4M in coverage placed within 72 hours.
- No delays despite high-risk activity.
- Advisor avoided case shopping and rework.
- BGA gained confidence in Banner Life's AUW strength.
- Client received quick protection and peace of mind.

Why it matters

Banner Life's accelerated underwriting isn't just for small, healthy cases — it's build for speed at scale:

- Up to \$4 million AUW limit for ages 20-60.
- Same-day decisions possible for eligible applicants.
- Flat extras accepted without delaying AUW approval.
- No labs or exams for qualified clients.
- Ideal for fast-moving professionals, business owners and healthy, large-case clients.

Ready for more cases like this?

With Banner Life's expanded AUW limits, you can win big – without slowdowns. Explore our AUW eligibility and guidelines to get started.



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