



# Rising to meet life's greatest legacies

Your Advisor Toolkit





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## Living larger than life

As an industry, we're seeing an increased demand for high-value term life insurance policies. Factors like health, age, financial obligations and long-term planning can drive the need for higher coverage amounts. As financial landscapes evolve, more clients require \$5 million in face or more to ensure stability, protect their businesses or secure their family's future.

But ultimately, large cases represent an opportunity for you to strengthen relationships, deliver more value and drive business growth. So, we're simplifying large cases and turning them into opportunities for you to grow your business.

To help you best serve these clients, we've been hard at work with enhancements to rise beyond expectations (more on this on page two). This includes elevating our large case underwriting with dedicated expertise, a more structured process and proactive communication making it easier for you to navigate complex cases and secure the best possible outcomes.

We've developed an advisor toolkit to help protect your clients. In this kit, you will find an explanation of our recent changes along with client-facing communications including:

- ✓ Client-facing flyers helping to explain the benefits of higher coverage term life insurance policies
- ✓ Customizable, ready-to-use letter templates that help you communicate solutions to customers with large case needs
- ✓ Social media posts to take the conversation online
- ✓ Case studies of successful large case approvals
- ✓ An FAQ for you and your clients

We hope you find this content useful as you connect with your customers and prospects.

# Doubling down on partner benefits

For you to support your clients best, we made some enhancements in three key areas so we can best serve you:

## Our approach to large cases

- Seven senior dedicated underwriters, each with sign-off authority of at least \$10 million.
- A single underwriter assigned to clients from application submission to offer issuance.
- Exclusive handling for cases with a face amount of at least \$5 million or at least \$10,000 in annual premium.
- An autobind limit of \$30 million and a jumbo limit of \$60 million.
- Proactive communication, including personalized email updates and clear explanations of how medical and financial results impact class and final decisions.

## Our process for mid-sized cases

- A structured case management approach.
- Greater flexibility in underwriting.
- No more instant declines or postpones on cases \$2M+; each is routed to an underwriter first.
- Doubled retention and accelerated underwriting (AUW) limits to \$4 million.
- More transparent and frequent communication along the underwriting journey.

## Our digital Horizon experience

- Automatic routing of complex cases to dedicated underwriting team.
- A shorter application, reduced from 60 pages to just 16.
- 25% fewer clicks required.
- New search function for impairments.
- Non-linear navigation, enabling advisors to skip to relevant sections.
- Grouped questions for quick “No to All” selections.

## Let's talk about large cases

As you're talking to your clients with high protection needs about term life insurance, here are some helpful messages for your discussions:

### What qualifies as a large case and a midsize case?

- Any case that is \$5M in face or \$10K in annual premiums would be considered a large case.
- Mid-sized cases are those that have a face of \$2M to \$4.99M.

### Why would \$5M in face or more be right for you?

- Your financial footprint has grown; your protection should too. A \$1M policy no longer covers the full picture.
- You've worked hard to build a legacy. Let's ensure your family or business can sustain it without financial stress.
- Large term life insurance offers high coverage for a defined period, at a cost-effective rate compared to permanent life insurance.
- Estate planning, business continuity, tax exposure — term life can help address major risks tied to your success.

### Why is now the right time?

- You may qualify for accelerated underwriting — no exams, faster approvals — even at higher coverage levels.
- Delays can lead to increased premiums or more complex underwriting if your health changes.

# Let's talk about large cases

## What sets Banner Life apart?

1. We offer exclusive handling for large cases.
  - We proactively communicate throughout the process, including personalized email updates and clear explanations of how medical and financial results impact class and final decisions.
  - Clients work with a single underwriter from application submission to offer issuance.
2. We enable greater flexibility in underwriting for large cases.
3. We raised accelerated underwriting (AUW) and retention limits from \$2 million to \$4 million.
4. We provide more transparent and frequent communication along the underwriting journey.
5. We reduced a 60-page application to just 16, requiring 25% fewer clicks.





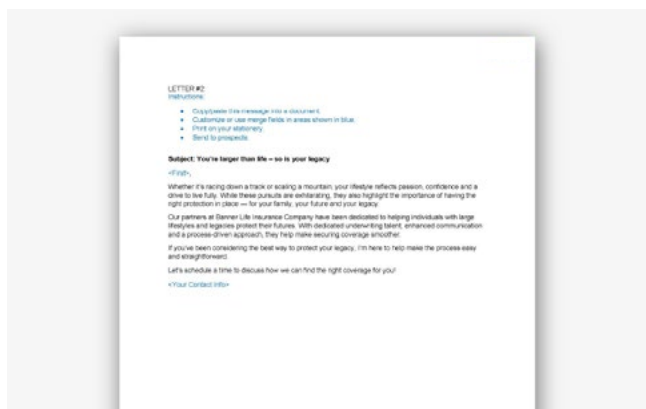
# Communication templates

Start the conversation or keep it going with plug and play messages about large term life insurance cases.



## Communication template #1:

### For life's greatest legacies

[Download letter](#)

## Communication template #2:

### Larger than life

[Download letter](#)

## Communication template #3:

### Simplifying applications, not your legacy

[Download letter](#)

Download the templates  
and copy the content.  
Paste into a platform  
of your choice to reach  
more clients and get  
cases placed quickly.



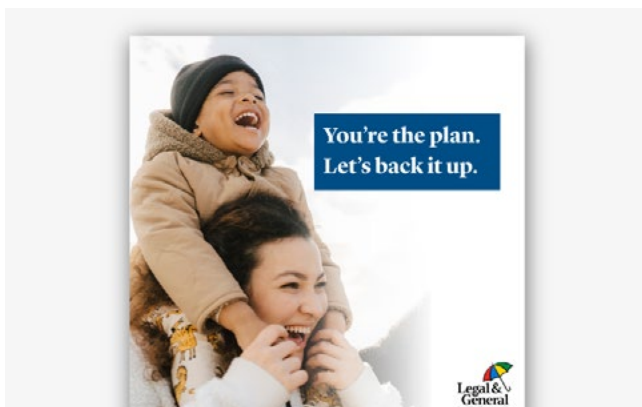


# Social media templates

Three in four Americans use social media and average 6.5 different social platforms per month.<sup>1</sup>

Meet your clients where they are.

<sup>1</sup>Pew research, 2024

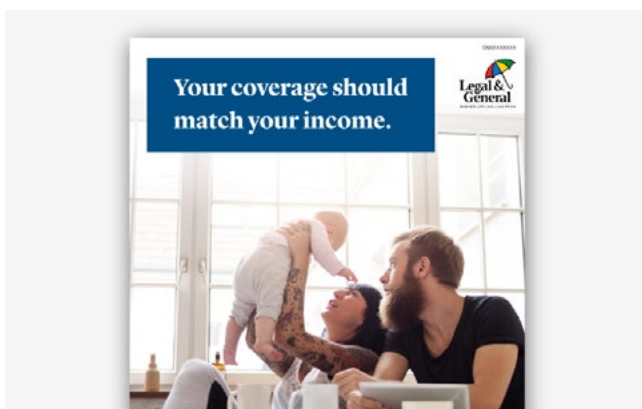


## They rely on you

If your absence would cause a financial shock, your term life insurance policy should match that reality.

Term life insurance coverage helps provide the protection you require — simply.

[Download social post](#)

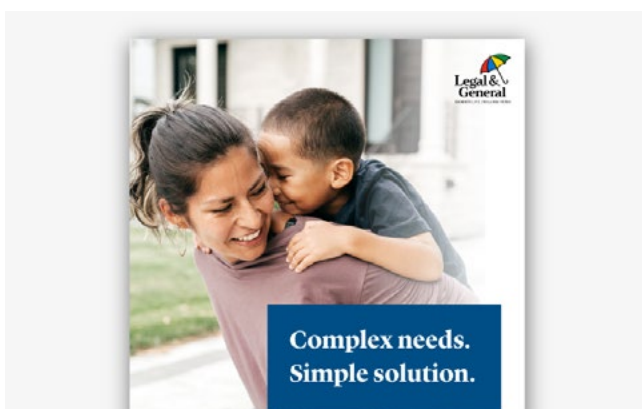


## High income

If you're earning \$500K or more, \$5M–\$10M in life insurance may be the new minimum.

Let's make sure your protection rises with your potential.

[Download social post](#)



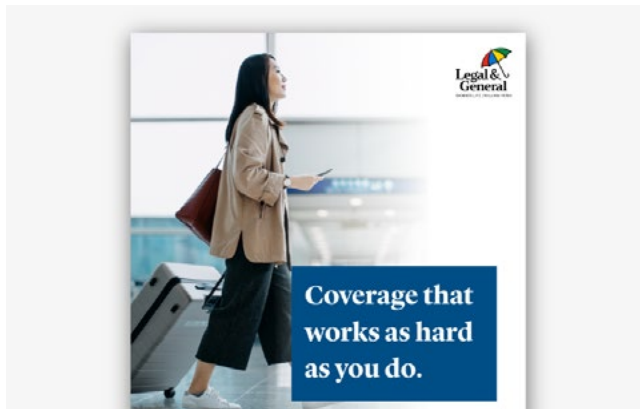
## Simplifying the complex

Big goals deserve big protection — without locking you into something you don't need.

Large term life insurance coverage is how people help plan ahead.

[Download social post](#)

**Download the image and copy the corresponding caption. Paste into a social platform of your choice to reach more prospective clients.**

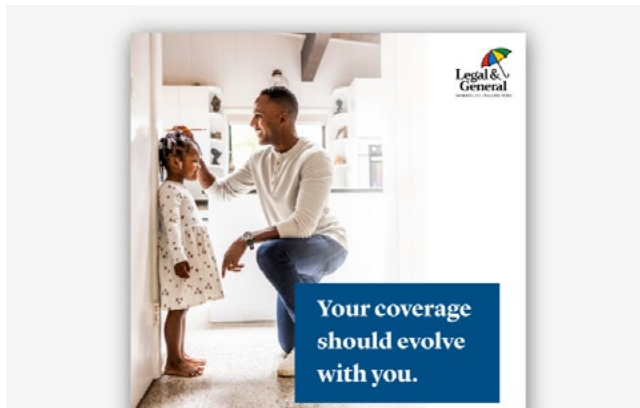


## Hard workers

You're leading, building, creating — and people are counting on you.

Let's structure \$5M+ in term life insurance protection to help support everything you're working toward, for the decade and beyond.

[Download social post](#)

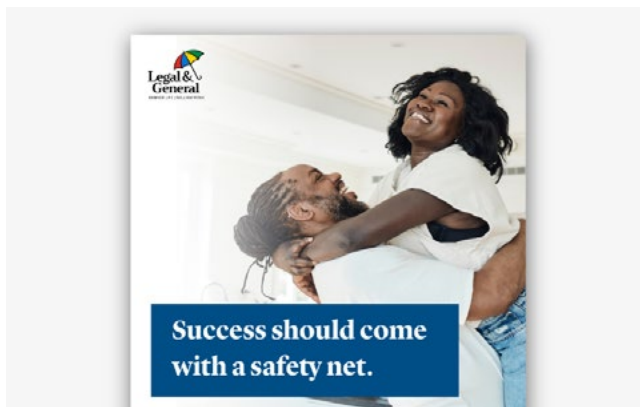


## Keeping pace with life

\$5M+ term life insurance coverage helps give you protection that fits today — and flexibility for tomorrow.

Because success changes things. Let's make sure your coverage keeps pace with your life.

[Download social post](#)



## Keep your success safe

You've built an empire — don't leave it exposed.

Large term life insurance coverage helps ensure your family, partners and legacy stay protected if the unexpected happens.

[Download social post](#)

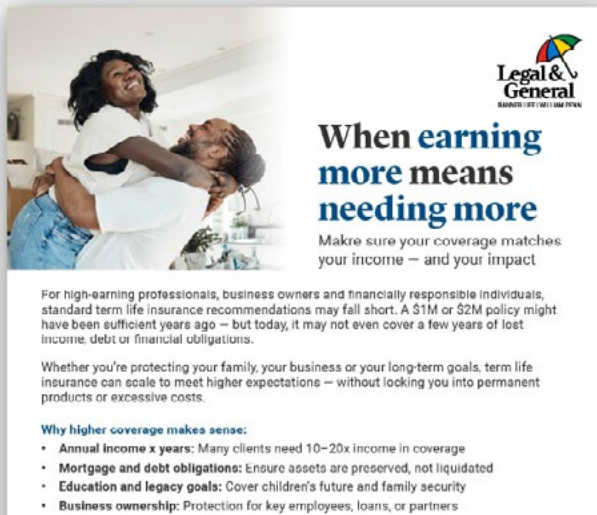
**Download the image and copy the corresponding caption. Paste into a social platform of your choice to reach more prospective clients.**



# Client flyers

Use these flyers to help prospects or existing clients understand the benefits of term life insurance for high coverage needs. Help them simplify the complex.





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## When earning more means needing more

Make sure your coverage matches your income — and your impact

For high-earning professionals, business owners and financially responsible individuals, standard term life insurance recommendations may fall short. A \$1M or \$2M policy might have been sufficient years ago — but today, it may not even cover a few years of lost income, debt or financial obligations.

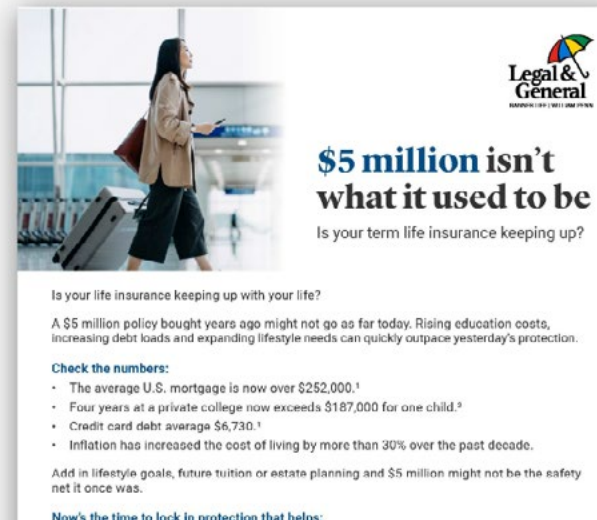
Whether you're protecting your family, your business or your long-term goals, term life insurance can scale to meet higher expectations — without locking you into permanent products or excessive costs.

**Why higher coverage makes sense:**

- **Annual income x years:** Many clients need 10–20x income in coverage
- **Mortgage and debt obligations:** Ensure assets are preserved, not liquidated
- **Education and legacy goals:** Cover children's future and family security
- **Business ownership:** Protection for key employees, loans, or partners

## Now's the time for higher coverage

[Download flyer](#)



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## \$5 million isn't what it used to be

Is your term life insurance keeping up?

Is your life insurance keeping up with your life?

A \$5 million policy bought years ago might not go as far today. Rising education costs, increasing debt loads and expanding lifestyle needs can quickly outpace yesterday's protection.

**Check the numbers:**

- The average U.S. mortgage is now over \$252,000.<sup>1</sup>
- Four years at a private college now exceeds \$187,000 for one child.<sup>2</sup>
- Credit card debt average \$6,730.<sup>3</sup>
- Inflation has increased the cost of living by more than 30% over the past decade.

Add in lifestyle goals, future tuition or estate planning and \$5 million might not be the safety net it once was.

**Now's the time to lock in protection that helps:**

## Reassess client needs

[Download flyer](#)

Download the flyer and attach in an email to help current and prospective clients understand the benefits of large case term life insurance.





# Case studies

Show your clients what's possible with large case term life insurance examples.



## Two \$5M policies to help protect a family business

[Download case study](#)

Download and send to clients on the fence of coverage to help them visualize the need. Or show prospective clients what they may qualify for.

# Frequently asked questions about large case enhancements

Securing term life insurance for those with high protection needs doesn't have to be complicated, but there are some frequent questions that arise. Here are answers to some of the most common large case questions.

## 1. What do we consider to be a large case?

We consider a case with at least \$5M in face or at least \$10,000 in annual premium to be a large case. Mid-sized cases are defined as \$2-\$4.99 million.

## 2. What are the key components of our enhancements to the large case experience?

Based on feedback from our partners and their clients, we've focused on three things as we refined the large case experience: providing dedicated underwriting talent, enhanced communications and a process-driven approach.

## 3. Why are we updating the large case experience?

These days, you don't need to have a high net worth or be a high net worth individual to need \$5 million or more in term life insurance coverage. As the cost of living continues to increase, people with higher protection needs may require this amount to simply cover their expenses and build their future.

With this trend, our partners are starting to see greater opportunities to work with this level of clients. We want to be their carrier of choice to meet the growing need, so we've reimagined the large case experience. After all, clients with higher protection needs deserve exceptional solutions.

## 4. How is our approach to handling large cases different from the competition?

We offer exclusive handling for large cases. We have seven senior underwriters, each with sign-off authority of at least \$10 million, dedicated to these cases and clients work with a single underwriter from application submission to offer issuance. Proactive communication is the cornerstone of this experience; clients receive personalized email updates and clear explanations of how medical and financial results impact class and final decisions.

## 5. How has the process for mid-sized cases changed?

We have made several improvements to streamline this process. For example, we've instituted a structured case management approach to reduce back-and-forth and inefficiencies. We also empower our underwriters to exercise a more flexible, common-sense approach, and we encourage more transparent and frequent communication along the way. Plus, we eliminated instant declines on cases \$2M+ and routed each to an underwriter first.

**6. What are our accelerated underwriting (AUW) and retention limits?**

We raised our accelerated underwriting (AUW) and retention limits from \$2 million to \$4 million. For AUW and Lab Lift, ages 20-60 may qualify; our retention limits apply to ages 20-75.

**7. What is the autobind limit?**

We have an autobind limit of \$30 million.

**8. What is the jumbo limit?**

We have a jumbo limit of \$60 million.

**9. What kind of changes have you made to the digital Horizon experience?**

The first upgrade our partners will notice is the digital application length; we've shortened it significantly, going from 60 pages to just 16. That means applications now require 25% fewer clicks. In addition, we enabled non-linear navigation, so advisors can skip to relevant sections, and we strategically grouped questions, enabling quick "No to All" selections.

Additionally, there will be no instant declines or postpones for cases \$2M+ and will always route to an underwriter. These changes all help partners and their clients move through the application faster and in a more intuitive way.

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