Date

Client Name  
Client Address 1  
Client Address 2  
City, State, Zip

RE: Banner Life Insurance Company Policy Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Dear (Client Name):

A new opportunity is now available to select customers of Banner Life Insurance, a Legal & General America company. As a pre-qualified customer, you may be able to replace your current term life insurance policy with a new policy that extends to a longer duration plan, *and* guarantees premiums will not increase during that time.

* **No medical exams are required!**
* **Policy issue is guaranteed on the same face amount as original policy.**
* **The application process is straightforward and easy.**

Consider your future coverage needs. If you may be adding to your family, supporting college expenses, caring for aging parents or investing in a business, this is a great opportunity to secure your coverage for even longer.

Also, changing health conditions can adversely affect your ability to purchase life insurance. Taking advantage of this offer now reduces your risk of not being able to afford or qualify for life insurance when you need it.

I would be glad to walk you through the details. You may call me directly at (Agent phone number) during (Agent hours) or email me with good time and number for you at (Agent email). I look forward to hearing from you.

Best Regards,

(Agent Name)

Tel: 111.222.3333

Agent@Name.com