



Let's talk about more coverage for your clients, fast



We're now offering qualified applicants the ability to receive instant decisions through increased accelerated underwriting limits up to \$4 million – helping your clients rise to meet life's biggest moments. **Below are some key highlights as you talk to clients about what's possible with Banner Life insurance Company, a Legal & General America company.**

Banner Life is making it easier for you to help secure more term life insurance through a fast process.

Qualified applications can potentially receive an instant or exam-free decision of up to \$4 million in coverage, without the need for lab work or a medical exam, with Banner Life's accelerated underwriting (AUW).

- This helps you keep pace with growing financial responsibilities.
- Banner Life is one of the few life insurance companies in the nation to offer this level of coverage with an exam-free application experience.

Banner Life's process to obtain instant decisions through AUW is simple and easy.

- AUW is part of Banner Life's digital application experience.
- Most applicants are not asked for new lab work.
- Through AUW, Banner Life can make an instant, exam-free decision up to \$4 million for eligible applicants ages 20-60. Over 40%¹ of people who apply receive an instant decision.
- If not eligible for instant decision, 68%² are approved with an exam-free decision.

This streamlined process doesn't just provide broad coverage, it also helps reduce the time it takes to secure a policy.

- Of the people who don't qualify for instant decision, nearly 7 in 10³ will have decisions in 10 days or less.

With Banner Life's AUW, you can secure up to \$4 million in coverage quickly and easily, helping you protect your loved ones and plan for the future.

Let's talk about how I can help you get covered today!

¹ Metric reported for full month of December 2024. "Instant decision" is defined as total instant decisions as a percentage of total decisions from all business submitted through Horizon in December 2024.

² "Exam-free decision" is defined as total exam-free decisions as a percentage of total decisions from all business submitted through December 2024. "Exam-free decision" percentage includes instant decisions.

³ Metrics reported YTD through December 2024. Rate is the percent of applications that reached a decision in 10 days or less upon submittal compared to the total number of decisions.

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