

Product specifications

BeyondTerm

PRODUCT DESCRIPTION

BeyondTerm is a renewable and convertible term life insurance product which provides level premiums and death benefits during the initial term period.

POLICY FORM

ICC23-DTCV1 and state variations

ISSUE PARAMETERS

10-year 20-65, all risk classes	30-year 20-50, all risk classes
15-year 20-60, all risk classes	35-year 20-45, all risk classes
20-year 20-60, all risk classes	40-year 20-40, all risk classes
25-year 20-55, all risk classes	

STATES

All states except New York

COVERAGE EXPIRATION

Age 95

ANNUAL POLICY FEE

\$90 non-commissionable policy fee

MODAL FACTORS

Annual:	1
Semi-annual:	0.51
Quarterly:	0.26
Monthly EFT:	0.087

PREMIUM BANDING

Band 1:	\$100,000 - \$249,999
Band 2:	\$250,000 - \$499,999
Band 3:	\$500,000 - \$999,999
Band 4:	\$1,000,000 - \$2,000,000

UNDERWRITING CLASSIFICATIONS

Male/Female

Preferred Plus Non-Tobacco (PPNT)
 Preferred Non-Tobacco (PNT)
 Standard Plus Non-Tobacco (SPNT)
 Standard Non-Tobacco (SNT)
 Preferred Tobacco (PT)
 Standard Tobacco (ST)

SUBSTANDARD

Substandard ratings are not available on BeyondTerm. Flat extras are available on all classes except for Preferred Plus Non-Tobacco.

MAXIMUM CONVERSION PERIOD

Convertible until one-half the level term duration or up to attained age 65, whichever comes first.

NON-ILLUSTRATED LIFE INSURANCE GUIDELINES

Signed illustrations are not required with BeyondTerm products; however, we recommend you provide the applicant one from the Web Quoting Partner Tool. When explaining non-illustrated products:

- Discuss only guaranteed premiums.
- Tell clients that after the initial level term period, coverage amount will be reduced and premiums will increase.
- Tell customers the premium will not exceed the guaranteed premium.

Don't discuss or show any premiums or coverage periods based on non-guaranteed rates.

LIMITATION OF BENEFITS

Two-year contestability and suicide provisions apply (may vary by state.)

ACCELERATED DEATH BENEFIT

The accelerated death benefit payment is payable in the event of a qualifying terminal illness. The maximum accelerated death benefit amount is the lesser of \$500,000 or 75% of the policy's primary death benefit, less any policy loan. The accelerated death benefit is treated as a lien, which accrues interest. Upon the death of the insured, the death benefits payable are reduced by the total accelerated death benefit lien. The accelerated death benefit feature is subject to state variation. See rider policy form ICC10 ADB and state variations for full benefit description, requirements and exclusions.

CHARITABLE GIVING BENEFIT

The benefit provides a donation to the policyowner's designated charity upon the death of the insured during the level term period. The benefit amount is set to 0.5% of the policy death benefit, and it is paid on top of the death benefit as a donation on behalf of the policy owner to the named charity. The designated beneficiary must be an institution accredited as a charity with the IRS under section 501(c)(3). The benefit is provided at no additional cost to the policyholder and is not available in New York or South Carolina.



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BeyondTerm policy form #ICC23 – DTCV1 and state variations; not available in New York. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. For broker use only. Not for public distribution. CN11112025-2