

EFFECTIVE SEPTEMBER 11, 2024

A fresh outlook on life

A guide to help you (under)write your
clients' stories



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A fresh outlook on life

Banner Life Insurance Company's BeyondTerm is designed to make the term life insurance application process easier for you and your clients. It's a faster, more transactional product that aims to offer instant decisions to about 70% of all applicants, and 20% APS-free decisions within 24 hours.

This means more clients' stories written, with less records and follow up needed from you.

This guide provides the details you need to more easily write your clients' stories. So take a deep breath, and let's get started.

Part I: Build

BeyondTerm can accept clients across a wide range of build types. Clients whose builds are below preferred plus or exceed standard may not be able to be underwritten, as BeyondTerm doesn't offer table ratings.

Half of intentional weight loss (such as diet, exercise or medication) over the last 12 months may be added to the current build to determine the final rate class.

Example:

A 5'8" client loses 40 pounds over the past year and currently weighs 185 pounds. We may underwrite the client at a weight of 205 pounds (accounts for 20 pounds added to current weight).

Maximum weight in pounds				
Height	Preferred Plus	Preferred	Standard Plus	Standard
4'10"	89 - 134	135 - 155	156 - 196	197 - 205
4'11"	92 - 139	140 - 160	161 - 203	204 - 212
5'0"	95 - 144	145 - 166	167 - 209	210 - 220
5'1"	98 - 149	150 - 171	172 - 216	217 - 227
5'2"	101 - 153	154 - 177	178 - 224	225 - 235
5'3"	104 - 158	159 - 183	184 - 231	232 - 242
5'4"	108 - 164	165 - 188	189 - 238	239 - 250
5'5"	111 - 169	170 - 194	195 - 246	247 - 258
5'6"	115 - 174	175 - 200	201 - 253	254 - 266
5'7"	118 - 179	180 - 207	208 - 261	261 - 274
5'8"	122 - 185	186 - 213	214 - 269	270 - 282
5'9"	125 - 190	191 - 219	220 - 277	278 - 291
5'10"	129 - 196	197 - 225	226 - 285	286 - 299
5'11"	133 - 201	202 - 232	233 - 293	294 - 308
6'0"	136 - 207	208 - 239	240 - 302	301 - 317
6'1"	140 - 213	214 - 245	246 - 310	311 - 325
6'2"	144 - 219	220 - 252	253 - 319	320 - 334
6'3"	148 - 225	226 - 259	260 - 327	328 - 344
6'4"	152 - 231	232 - 266	267 - 336	337 - 353
6'5"	156 - 237	238 - 273	274 - 345	346 - 362
6'6"	160 - 243	244 - 280	281 - 354	355 - 372
6'7"	164 - 249	250 - 287	288 - 363	363 - 381
6'8"	168 - 256	257 - 295	296 - 372	373 - 391
6'9"	173 - 262	263 - 302	303 - 382	383 - 401
6'10"	177 - 268	269 - 309	310 - 391	392 - 411
6'11"	181 - 275	276 - 317	318 - 401	402 - 421

Part II: Accepted conditions

Banner Life can offer coverage that accommodates a wide range of health conditions and lifestyles.

Most prevalent condition scenarios*	
Condition	Most favorable situations
Autoimmune disorders	
Rheumatoid Arthritis	<ul style="list-style-type: none"> No impact to mobility (crutches or wheelchair) Minimal symptoms No need for steroids, Methotrexate or Immunosuppressive medications (Plaquenil, Hydroxychloroquine) Is older than age 30
Ulcerative Colitis	<ul style="list-style-type: none"> No surgery No hospitalizations in last 2 years Diagnosed more than 6 months ago No complications or medication needed, very infrequent flare ups
Cancer	
Basal Cell and Squamous Cell Skin Cancer	<ul style="list-style-type: none"> Single occurrence Localized and hasn't spread All follow up complete
Cardiac and Respiratory Illnesses	
Asthma	<ul style="list-style-type: none"> No ER or hospitalizations No impact to daily activities (time off work) Up to 1 medication No need for steroids in past year
Atrial Fibrillation	<ul style="list-style-type: none"> No occurrence in past 2 years No treatment required All testing and procedures are complete No procedure other than ablation
Sleep Apnea	<ul style="list-style-type: none"> No daily symptoms of sleepiness, compliant with treatment or no treatment required No use of oxygen No use of medication due to symptoms
Non-medical	
Aviation	<ul style="list-style-type: none"> Pilots of major airlines flying in the US and Canada With an Aviation Exclusion Rider
Driving record	<ul style="list-style-type: none"> No more than 4 moving violations in past 3 years No DWI, DUI** or reckless/negligent driving*** No license revocation or suspension in past 3 years

Part II: Accepted conditions

Non-medical (continued)	
Recreational scuba diving	<ul style="list-style-type: none"> Up to 100 feet, certified, open water dives only No participation in wreck, salvage, ice or cave diving
Marijuana use	<ul style="list-style-type: none"> Non-tobacco rates Rate class based on frequency and type (such as CBD, synthetic, oil-based vs. dry vaping etc.) No recent synthetic marijuana use
Military status	<ul style="list-style-type: none"> Military reserves only with no call up orders received or anticipated No special forces (such as Army Rangers, Navy Seal etc.) Active Duty is considered on an individual basis (duties, rank etc.)
Mental Health	
Anxiety	<ul style="list-style-type: none"> No history of hospitalization, suicide attempts or substance abuse Up to 1 medication Well controlled for at least 6 months
Depression	<ul style="list-style-type: none"> No treatment with anti-psychotic medications No hospitalization needed Up to 1 medication No other mental nervous condition No substance abuse No suicide attempts
Post-traumatic stress disorder (PTSD)	<ul style="list-style-type: none"> No hospitalization, employed/no time off work Up to 1 medication (past or present) No history of self harm or suicide attempt No alcohol use
Metabolic conditions	
Diabetes	<ul style="list-style-type: none"> Non-insulin treatments (Oral meds/diet control) Good control of blood sugar (A1c less than 8) No complications Diagnosed over age 40 Diagnosed more than 6 months ago and less than 5 years Has followed up with doctor in past 2 years
Hyperlipidemia (high cholesterol, treated or untreated)	<ul style="list-style-type: none"> Cholesterol and ratio values are known and favorable
Hypertension	<ul style="list-style-type: none"> 2 or less medications No hospitalizations Normal blood pressure in past 2 years

Part II: Accepted conditions

Nervous System and Neurological conditions	
Multiple Sclerosis	<ul style="list-style-type: none"> • No mobility issues (no need for crutches or wheelchair) • Relapsing/remitting with less than 3 episodes per year • Diagnosed greater than one year ago • Age at diagnosis 35 or less • If diagnosed at age 36 or older, current age must be 61 or older • No Tysabri (Natalizumab) use
Seizure/Epilepsy	<ul style="list-style-type: none"> • No seizures in 5 years • No hospitalization in past 5 years • Diagnosed more than 3 months ago with evaluation completed • No medications needed
Other	
Hypothyroidism	<ul style="list-style-type: none"> • Controlled • Diagnosed more than 6 months ago • No complications

*Having an applicant provide full disclosure helps provide the most competitive offer. Acceptability assumes standard or better rate class.

**Multiple DUI/DWIs are excluded and will be declined if within 10 years. DUI/DWI within 2 years will be declined.

***Reckless or negligent driving: may be speeding more than 30 mph over the posted limit or speeding more than 90 mph

Part III: Declinable conditions and lifestyles

There are some medical conditions and lifestyles that may not be eligible for BeyondTerm.

*The maximum rate class for this product is standard. Any risks above this class will be declined and may not be included in the listing below.

Declinable medical conditions

Autoimmune disorders

- Any autoimmune disorder requiring current use of walker or wheelchair
- Any Systemic Lupus
- Crohn's Disease (unless treatment is not needed for at least 2 years, normal colonoscopy within 2 years, stable weight and no complications)
- Discoid Lupus if age 20 or less or if there has been progression

Cancer

- Any cancer in the last 10 years, current treatment or history of recurrence or metastasis (ever)
 - *Exception non-melanoma skin cancers

Blood/vessel disorders

- Any history of aneurysm
- Any history of Hemophilia, Factor V Leiden with a history of blood clot, or current anticoagulation treatment or under age 40
- Any history of sickle cell trait with symptoms, hospitalizations or transfusions
- Idiopathic Thrombocytopenic Purpura (ITP)

Build

- BMI less than 18 or over 43
 - *See build chart for acceptable height and weights
- Gastric bypass or banding contemplated or completed within 6 months
 - *Assuming current build with ½ weight loss within 1 year added is standard or better

Cardiac and Respiratory

- Any history of peripheral vascular disease
- Any congenital heart disorder
- Any history of pulmonary fibrosis

- Atrial Fibrillation episode or treatment within 2 years, any procedure other than ablation or alcohol induced
- COPD with more than minimal/occasional symptoms, requiring oxygen, disabled, hospitalization or tobacco use
- Heart murmurs unless no antibiotics or other treatment is needed, and no follow-up advised
- Heart valve replacement, pacemaker or defibrillator implant
- Any history pulmonary hypertension
- Any history coronary artery disease or angioplasty
- Any history of cardiomyopathy

Mental Health

- Any bipolar disorder
- Any history of personality disorder
- Single suicide attempt, suicidal ideation or self harm in the last 10 years. Any history of multiple attempts
- Psych conditions with hospitalization within 5 years or multiple hospitalizations, 3 or more medications, inability to work or not stable

Metabolic conditions

- Diabetes diagnosed within 6 months, without physician follow up in last 24 months, under age 40, complications or uncontrolled blood sugars or A1c

Neurological conditions

- Neurological disease (such as Parkinson's, ALS, Alzheimer's, dementia etc.) ever
- Seizures diagnosed within 3 months or full investigation not completed.
 - *Ability to offer dependent on cause and number of attacks per year
- Any history of stroke. TIA consideration after 4 years.

Organ health

- Any liver or pancreatic disease
 - *Acute pancreatitis consideration if symptoms/occurrence more than 1 year ago
- Any polycystic kidney disease
- Transplant recipients
- Kidney stone present or symptoms. Any history of kidney failure

Other health conditions

- Any history of cystic fibrosis
- Any pending procedure or test (recommended by a medical professional) that has not yet been completed. This includes pending diagnosis of a medical issue under current observation or investigation
- Any substance abuse or treatment in the last 10 years. Any history of polysubstance abuse or relapse (ever)
- Chronic pain on disability
- History of HIV/AIDS (ever)

Pregnancy

- Current pregnancy with complications such as history of pre-eclampsia or gestational diabetes

Declinable non-medical conditions

- History of felony, currently on probation/parole, outstanding fines/restitution, in jail, awaiting trial
- More than 4 moving violations within 3 years
 - *Ability to offer depends on types and dates of violations
- Multiple DUI/DWI within 10 years or any DWI/DUI, reckless/negligent driving, license revocation/suspension within 2 years.

Part IV: Allowable parties for beneficiaries and payors

We recognize many people may have a financial interest in your client's policies. We allow the following people with a financial or insurable interest to be designated as payor, owner or beneficiary.

Payor

The payor is typically the policy owner or proposed insured who is providing the life insurance protection but may include the proposed insured's spouse or fiancé.

Other owner, beneficiary or payor arrangements may be considered on an individual basis.

Owner

The owner of the policy can be any of the following people:

- Proposed insured
- Spouse
- Parent or grandparent if the proposed insured is a full-time student and coverage is less than \$100,000.
- Fiancé or domestic partner if they have like coverage to the proposed insured, shared expenses, or children.

Beneficiary

Beneficiaries can include:

- Parent
- Spouse or ex-spouse
- Fiancé or fiancée
- Domestic partner
- Child
- Parent of proposed insured's child
- Sibling
- Niece/Nephew
- Estate

Thank you for the opportunity to (under)write your clients' stories. We're here to help make the process a breath of fresh air, as you help your clients create a brighter tomorrow for their families.

If you have questions or need more information, reach out to bannerbeyond@bannerlife.com or, visit us at [bannerlife.com/beyondterm](https://www.bannerlife.com/beyondterm).



This guide does not provide an all encompassing list of accepted and declinable conditions. Life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner Life products are distributed in 49 states and in D.C. William Penn products are available exclusively in New York; Banner Life is not an authorized New York insurer and does not do business in New York. Each company is solely responsible for its own financial and contractual obligations. Product guarantees are backed by the financial strength and claims paying ability of the issuing company. Policy coverage and features may not be available in all states and may vary by state. Exclusions and limitations may apply. Two-year contestability and suicide provisions apply. A one-year suicide provision applies in CO, MO, and ND.

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.

BeyondTerm policy form #ICC24-DTCV1 and state variations; not available in New York. BeyondTerm riders, Chronic Illness Accelerated Death Benefit rider form #ICC24-ADB-CHI, Critical Illness Accelerated Death Benefit rider form #ICC24-ADB-CRI, Terminal Illness Accelerated Death Benefit rider form #ICC24-ADB-TRI, and state variations are included in all BeyondTerm term life insurance policies effective December 11, 2024 and on. BeyondTerm riders are not approved for use in all jurisdictions, including California and New York. BeyondTerm policies with a substandard table rating are NOT eligible for the Critical and Chronic Illness riders but are eligible for the Terminal Illness rider.

Benefits paid under accelerated death benefit riders will result in a reduction of the life insurance policy's benefits and values, including face amount, death benefit, and premium based on the amount that is accelerated. Benefits advanced under the accelerated death benefit may be taxable in certain circumstances. As with all tax matters, you should consult with your tax advisor regarding the tax treatment of receiving an accelerated death benefit. Payment of an accelerated death benefit may affect eligibility for Medicaid or other government assistance programs or entitlements. Refer to the policy or riders for complete details.

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