



CASE STUDY

Instant approval for \$4 million

With mountain climbing hobby



Challenge

Ryan (36), a high-earning client, needed fast, high-value protection to cover family needs. However, his mountain climbing hobby posed a red flag for many carriers. The BGA and advisor were concerned about.

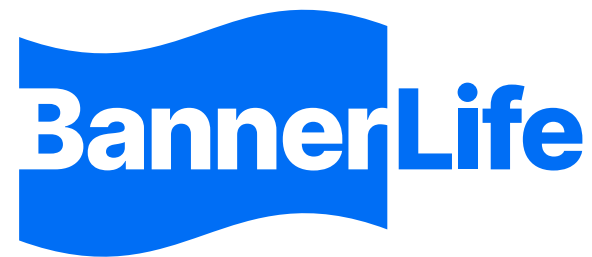
The BGA and advisor were concerned about financial strain created by buying out the deceased’s share, family disputes over ownership, risks of external interference, and potential operational disruptions.

Our approach

Banner Life Insurance Company delivered an instant decision using its expanded accelerated underwriting (AUW) path.

- ✓ AUW limit up to \$4M allowed Ryan to bypass traditional underwriting.
- ✓ Flat extra accepted for mountain climbing without delaying approval.
- ✓ No labs or APS required.
- ✓ Application approved the same day at applied-for class/
- ✓ Advisor and BGA received immediate confirmation and issued the policy within 3 days.

Outcome	
30-year OPTerm policy	\$5 per \$1,000 flat extra for 10 years
\$4 million	\$23,544.60 annual premium
Preferred Non-Tobacco	Same day approval, no APS



Characters are not actual Banner Life family of companies clients. Stories created for illustrative purposes only.

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