



CASE STUDY

\$1.5M face with managed anxiety

Complex history without a complex application

Challenge

Lauren (43) needed a \$1.5 million life insurance policy to protect her family's finances should the unexpected happen. With a history of managed anxiety, she was concerned about expensive premiums and overly complicated underwriting requirements.

Lauren managed her anxiety with a single medication, but many insurers would see her medical history as an increased risk. She didn't want to go through an evaluation or have any excess paperwork to slog through.

Our approach

Using our holistic underwriting approach, Banner Life Insurance Company took Lauren's entire history and treatment plan into account.

- ✓ No automatic table rating for mild, managed anxiety.
- ✓ Physician records provided through informal confirmed Lauren's treatment and adherence.
- ✓ No APS or additional psychiatric evaluation required.
- ✓ Under two weeks from application to decision.

Outcome	
\$1.5 million face	20-year OPTerm policy
\$926 annual premium	Preferred Plus Non-Tobacco
No psych evaluation or APS	13-day decision time



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

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