

OPTerm Child Riders

Coverage for the
entire family



Help give your clients the full protection they need, at a price they can afford.

Banner Life Insurance Company offers a single rider on Banner Life OPTerm policies that covers all eligible children to the earlier of the child's 25th birthday or the policy insured's 65th birthday or base policy termination.

Issue ages for insured parent

20-55

Availability

At issue only. Available on all OPTerm policies.
Not available in Maryland or New York.

Eligibility

Children of the policy insured (not owner) including any unmarried child, stepchild or legally adopted child.

Death benefit options

\$5,000 or \$10,000; \$20,000 maximum if both parents have base plans.

Annual premium covers all eligible children

\$27.50 for \$5,000; \$55 for \$10,000

Convertible*

For 31 days following coverage expiration for each child.

Reach out to your general agency to learn more about rider options from Banner Life.

*To a permanent life plan which we make available for conversion.

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