

A silhouette of a person rock climbing on a cliff face, with a mountain range visible in the background under a cloudy sky.

Rising beyond P&C coverage

Your Advisor Toolkit



Table of contents

Introduction	3
Why now?	4
Quote-to-Apply	5
Partner benefits	6
Sales strategy	7
Communication templates	8
Social media templates	10
Client flyers	13
Objection handling	15
Frequently asked questions	17

Life is beyond the tangible.

You help protect the things your clients care about most — their homes, their cars, their businesses. But what about their lives? Life is more than property and casualty — it's family milestones, future dreams and financial security. And it's the one thing too valuable to overlook.

Now, you can help protect it — while growing your business with ease.

This toolkit gives you everything you need to expand your role as a trusted advisor, offer life insurance solutions without the complexity, and unlock new, effortless revenue streams. With Quote-to-Apply, your clients can explore and apply for term life insurance through a personalized link — no paperwork and no extra work for you.

It's protection that's simple for them and profitable for you.

In this toolkit, you'll find:

- Simple ways to introduce life insurance into everyday conversations.
- Your personalized Quote-to-Apply solution — making life sales effortless.
- Ready-to-use communication templates, social posts and flyers.
- Proven sales strategies to increase your earning potential.

You're already helping clients protect what matters. Now, you can protect who matters most — and grow your business along the way.

Expand their protection. Elevate your business.

You already help your clients protect their most valuable physical assets — their homes, their cars, their businesses. But their most important asset is their life, and the lives of those they love. Without life insurance, your clients' protection plans remain incomplete — and so does your earning potential.

Offering term life insurance isn't about becoming a new kind of agent. It's about becoming the one your clients trust for their protection needs.

Why now?

- **The need is real:** Over 100 million Americans say they don't have enough life insurance or none at all.¹
- **The market is open:** Most P&C agents focus only on property and casualty coverage, leaving life insurance as a powerful untapped opportunity for growth.
- **Clients want simplicity:** They trust you but don't want a complicated buying process. That's why Quote-to-Apply makes this easier than ever.

Why you?

- You have the relationships.
- You have the conversations.
- Now, you have the solution.

With a simple, personalized link, you can help clients take action on life's biggest "what ifs" — and you earn new commission streams without adding complexity to your day.

Protect more. Earn more. And become the advisor they'll never outgrow.

¹LIMRA, 2024

Your effortless path to term life insurance sales.

Life insurance conversations often end before they begin — clients worry it's too complicated, too expensive or too time-consuming. But with Quote-to-Apply, you can change that narrative in seconds.

This is your personalized, trackable link that empowers clients to explore and apply for term life insurance instantly — without the traditional hurdles. No paperwork. No medical exams for qualifying clients. No extra work for you.

How it works:

- **Request your personalized link.** A unique URL tied directly to you.
- **Share it anywhere.** Add it to emails, renewal reminders, social media, texts, even your agency website.
- **Clients get a quote and apply online.** No medical exams required for most clients, with instant decisions available up to \$5 million in coverage.
- **You earn commission automatically.** Applications are tracked to you. No forms, no follow-up needed.

Where to use your link

- Email signatures and newsletters
- Renewal conversations and thank-you emails
- Social media posts and online ads
- Text message check-ins
- Business cards and postcards

Think of Quote-to-Apply as your always-on revenue stream — working quietly in the background while you focus on your core business.

[Get your personalized link](#)

Built for the way you do business.

We know your time is valuable, and adding new revenue streams shouldn't mean adding more complexity. That's why we've designed a solution that works seamlessly alongside your P&C business — no life insurance expertise required.

With Banner Life Insurance Company and Quote-to-Apply, you can offer your clients a simple, modern path to life protection while creating new earning potential for yourself.

Feature	How it benefits you
Quote-to-Apply	Your personalized, always-on lead generator that ties every application back to you.
Instant, exam-free decisions	Clients can get coverage up to \$5 million without the hassle of exams or paperwork.
Fully digital experience	No paperwork for you or your clients — just a fast, simple online application.
Trackable commissions	You're notified when clients apply and paid without chasing down paperwork.
Trusted carrier partner	Partner with Banner Life, known for reliable, competitive term life insurance.

You're already a trusted advisor. Now you can be their one-stop solution for complete protection and boost your bottom line in the process.

Build a sales mindset without changing your business model.

A tried and true sales strategy to incorporate term life insurance into your business.

Step 1: Identify natural conversation triggers.

- New home purchase or mortgage renewal
- New baby or family expansion
- Job changes or loss of group life coverage
- Adding an umbrella policy
- Annual policy reviews

Step 2: Position life insurance as the missing piece.

- "Life insurance isn't just another policy — it's the final piece of their protection plan."

Step 3: Use the 1-2-3 method.

1. Mention it: "Have you thought about how your family would cover the mortgage if something happened?"
2. Link it: "Here's an easy way to explore options. You can apply right from this link."
3. Follow up: "Did you have a chance to check that out? Rates are better the younger and healthier you are."



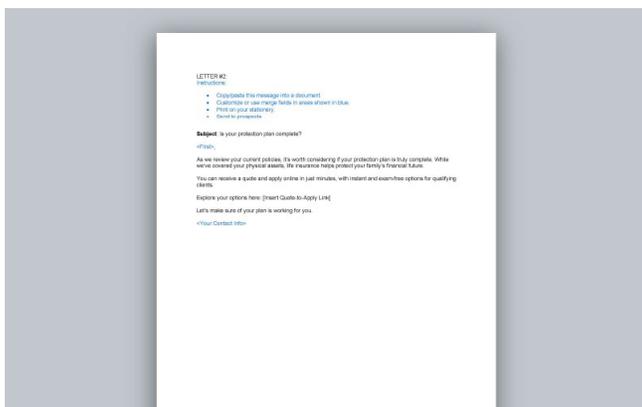
Communication templates

Start the conversation or keep it going with plug and play messages about term life insurance.



Communication template #1: General introduction

Download letter



Communication template #2: Renewal or policy review add-on

Download letter



Communication template #3: Quick reminder follow-up

Download letter

Download the templates
and copy the content.
Paste into a platform
of your choice to reach
more clients and get
cases placed quickly.



Social media templates

Three in four Americans use social media and average 6.5 different social platforms per month.¹

Meet your clients where they are.

¹Pew research, 2024

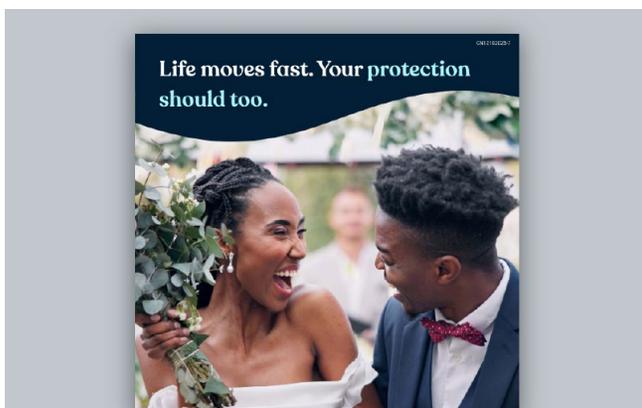


Complete the plan

You've secured your home and car — but have you protected what matters most?

Term life insurance helps protect your family's future, no matter what life brings.

[Download image](#)

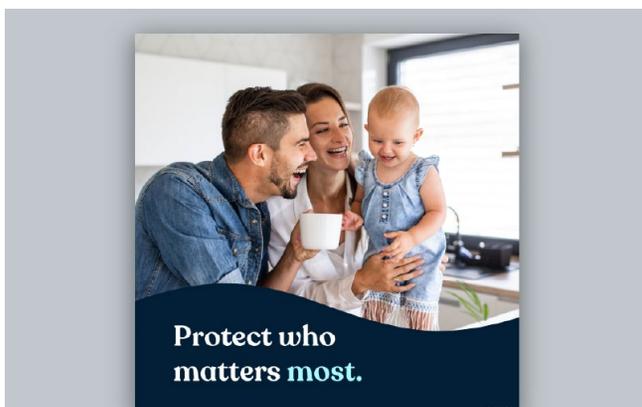


Simple, fast protection

Term life insurance doesn't have to be complicated.

Get the protection you need quickly and easily with a simple digital application.

[Download image](#)



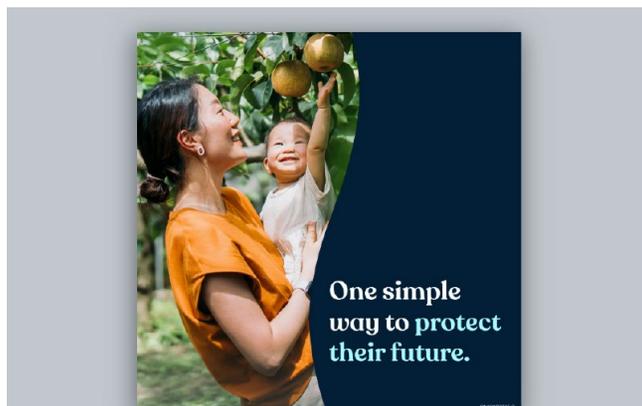
Protect what matters most

The greatest asset isn't something you own — it's the people you love.

Term life insurance helps protect their future, even when the unexpected happens.

[Download image](#)

Download the image and copy the corresponding caption. Paste into a social platform of your choice to reach more prospective clients.

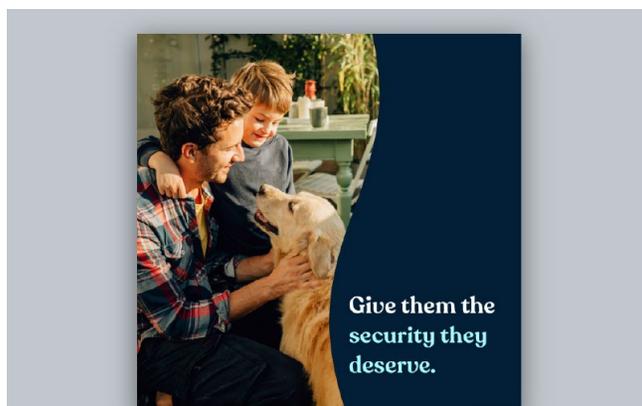


Term life insurance, simplified

Planning for life's "what ifs" is easier than you think.

With a fast, online process and no medical exams for eligible clients, you can quickly help keep your loved ones protected.

[Download image](#)



Financial security starts here

The right plan helps ensure your family can maintain their lifestyle and financial security — no matter what life brings.

Take the next step toward peace of mind with term life insurance.

[Download image](#)



Affordable protection

Term life insurance is more affordable than you might think.

An affordable monthly cost now can help protect your family's future in a big way.

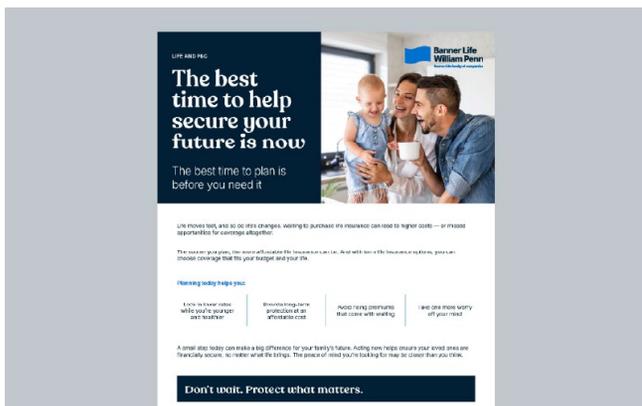
[Download image](#)

Download the image and copy the corresponding caption. Paste into a social platform of your choice to reach more prospective clients.



Client flyers

Term life insurance doesn't have to be complicated. Help clients understand the importance so you can start closing more deals.



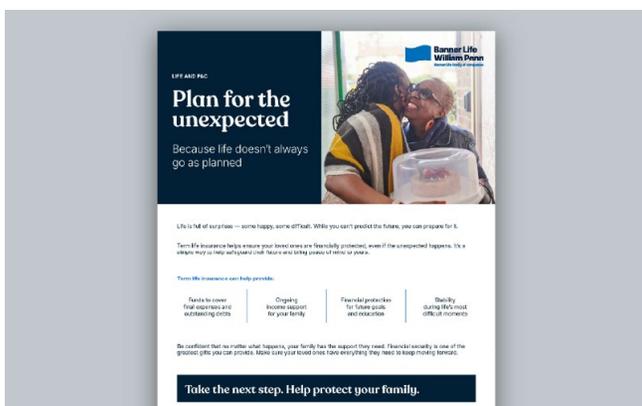
Client flyer #1: Affordable coverage now

[Download flyer](#)



Client flyer #2: More than possessions

[Download flyer](#)



Client flyer #3: Prepare for the unexpected

[Download flyer](#)

Download the flyer and attach in an email to help current and prospective clients understand the benefits of term life insurance.

Objection handling

Help clients see the value of term life insurance even if they aren't fully bought in.



Overcoming objections

Confident, simple responses to the most common client objections.

1. I have life insurance through work.

Response: "That's a great start, but most group policies only cover one or two times your salary — and that's rarely enough to fully protect a family. Plus, if you change jobs or retire, that coverage likely goes away. This gives you long-term security that follows you wherever life takes you."

2. I'll get to it later.

Response: "I totally understand. It's one of those things we all push off. But the truth is, term life insurance only gets more expensive as you age. Locking in a rate now could save you thousands over time, and it gives you immediate peace of mind."

3. It's too expensive.

Response: "Most people are surprised at how affordable term life insurance actually is. It often costs less per month than streaming services or daily coffee runs. And the financial protection it provides is worth every penny."

4. I don't want to deal with a medical exam.

Response: "Good news! You may not have to. Most of my clients qualify for coverage without a medical exam, and the application process is fully online. It's quick, easy and hassle-free."

5. I'm young and healthy. I don't need it yet.

Response: "That's exactly why now is the perfect time. You'll lock in the lowest possible rates, and buying while you're healthy means you're guaranteed coverage even if your health changes later."

6. I'm not sure how much coverage I actually need.

Response: "Great question. That's exactly why I recommend starting with a quick quote through my link. It helps you explore coverage options based on your current lifestyle, family situation and goals."

Frequently asked questions

Everything you and your clients need to know to make life insurance sales easy and effective.

1. Do I need a life insurance license to earn commission?

Yes. To earn commission, you must be a licensed life insurance agent and appointed in each state you conduct business. In most states, you can simply drop your first ticket with Banner Life Insurance Company and we'll take care of the necessary state appointments on our end.

Our team can help clarify state requirements and answer any questions you may have.

2. How much time does this actually take?

Just a few minutes to request and share your personalized link. That's it. You don't have to handle applications, paperwork or follow-ups. Clients complete everything online, and you receive notifications when someone applies.

This is truly passive income — working for you in the background while you focus on your core business.

3. How do I know when a client applies or purchases coverage?

You'll receive automated email notifications when a client uses your link to apply for coverage. And because every application is tied directly to your personalized link, tracking is automatic. No manual work, no guesswork and no missed opportunities.

4. How much can I earn by offering term life insurance?

Your earnings depend on how frequently you share your link and how many clients apply for coverage. There's no limit to how often you can promote your link, and no cap on how much you can earn.

Many agents start by including the link in their email signature, client newsletters and social media posts — turning every communication into a passive income opportunity.

5. How does Quote-to-Apply benefit my clients? It's fast and fully digital — no paperwork required.

- Most clients can secure coverage without a medical exam.
- They can receive instant decisions and qualify for up to \$5 million in coverage.
- The application process is completed on their time, from any device.

This creates a stress-free, modern way for your clients to protect what matters most — and they'll appreciate you making it easy for them.

6. What if a client doesn't qualify for exam-free coverage?

If a client doesn't qualify for instant, exam-free coverage, the process seamlessly moves to our dedicated underwriting team. We handle the communication, help your client through the next steps and keep you informed throughout the process.

Your involvement is minimal, and your commission is still protected if the client completes their application.

7. Are there any costs or obligations for me to offer Quote-to-Apply?

No, there are no hidden costs or obligations. Quote-to-Apply is a value-added solution we provide to help you grow your business and deepen client relationships.

You're free to use it as much or as little as you like, but the more you share, the greater the earning potential.

8. Is there a limit to how often I can share my link?

Not at all. You're encouraged to use your link as widely as possible — in emails, renewal notices, social media posts, text messages, printed materials and more. The more visibility your link has, the more opportunities you create for clients to explore life insurance and for you to earn commission.

9. How do I introduce term life insurance without sounding pushy?

Think of it as a natural extension of the protection conversations you're already having. You're not "selling" — you're helping clients cover a critical gap they may not have considered.

Try using language like:

- "Have you thought about how your family would cover expenses if something happened to you?"
- "I have an easy way for you to check this off your list. Here's a link to explore options at your convenience."

It's about offering solutions, not adding pressure.

10. What if I have more questions or need help?

Our dedicated support team is here to answer any questions and help you make the most of this opportunity. Whether you need guidance on using your link, understanding commissions, or promoting life insurance effectively, we're just a call or email away.



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. CN02122026-18