BannerLife

# Rising to meet life's biggest moments

## Your Advisor Toolkit

# Table of contents


Introduction 3

Talking points 4

Resources 5

Communication templates 7

Social media templates 9

Client flyer 12

Frequently asked questions 14

# New limits for life's biggest moments

Banner Life Insurance Company is rising to meet life's biggest moments with updates to our accelerated underwriting (AUW) offerings for OPTerm. Our AUW pathways are now available for clients aged 20-60 up to $5M and ages 61-70 up to $500k with an APS, making it easier for more cases to be approved instantly or without the need for exams.

This toolkit is designed to help you grow your business by reaching new clients and spotlight what's in it for them: Fewer exams, less waiting – just the coverage they need to protect their daily lives, milestone moments and the futures they're building.

In this toolkit, you'll find:

- Talking points
- A process guide
- An education one-pager for clients
- Reach out templates
- Social media posts

We hope you find this content useful as you connect with your clients and prospects.

# Talking to clients about accelerated underwriting

Qualified applicants can receive instant decisions through increased accelerated underwriting limits up to $5 million, empowering your clients to meet life's most important milestones with confidence. As you engage with clients about what's possible with Banner Life Insurance Company, here are the key highlights to share.

**Qualified applications may receive an instant or exam-free decision for up to $5 million in coverage, no lab work or medical exam required.**

- This approach keeps your clients ahead of growing financial responsibilities.
- Banner Life stands out as one of the few life insurance companies in the country offering this level of coverage with an exam-free application experience.

**Getting an instant decision with Banner Life's AUW is straightforward and seamless.**

- AUW is fully integrated into Banner Life's digital application journey.
- Most applicants aren't required to complete new lab work.
- Through AUW, eligible applicants ages 20-60 can receive an instant, exam-free decision for up to $5 million. Over 46%[1] of applicants receive an instant decision.
- If an instant decision isn't possible, 85%[2] are still approved exam-free.

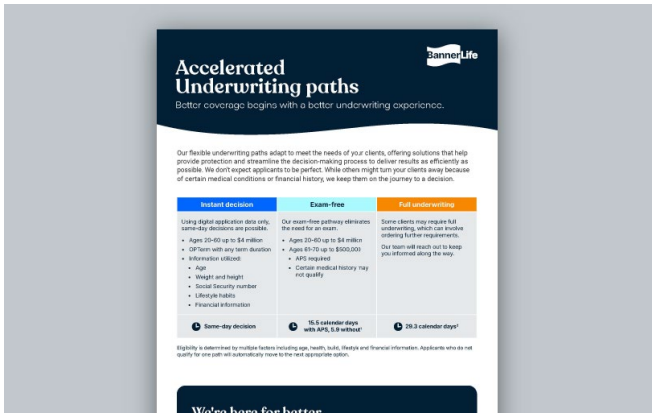
**This process not only delivers broad coverage but can also cut the time needed to secure a policy.**

- For those not eligible for an instant decision, nearly 7 in 10[3] receive their decisions in 10 days or less.

[1] Instant Decisions Rate is the number of Horizon instant decisions as a percent of total decisions made. Data reported for the month of December 2025.
[2] 10-day Decisions Rate is the percent of applications that reached any decision in 10 days or less upon submittal compared to the total number of decisions. Data reported for the month of December 2025.
[3] Exam-free Rate is defined as a percentage of total decisions from all business submitted through Horizon (Term Only Apps). Exam-free Rate includes instant decisions. Data reported for the month of December 2025.

# Resources

Get familiar with our accelerated underwriting pathways and process.



Accelerated
Underwriting paths

Better coverage begins with a better underwriting experience.

Our flexible underwriting paths adapt to meet the needs of your clients, offering solutions that help provide protection and streamline the decision-making process to deliver results as efficiently as possible. We don't expect applicants to be perfect. While others might turn your clients away because of certain medical conditions or financial history, we keep them on the journey to a decision.

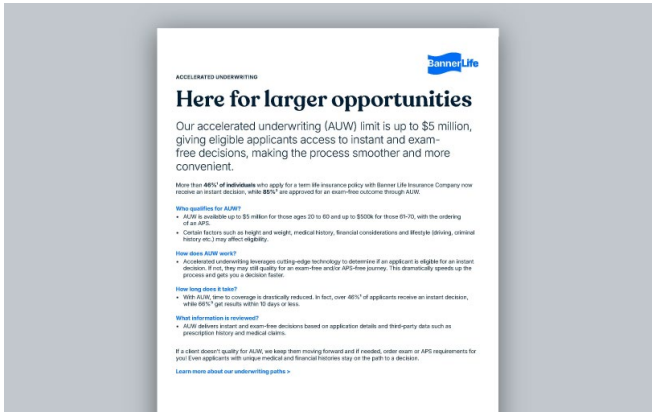
| Instant decision | Exam-free | Full underwriting |
|---|---|---|
| Using digital application data only, same-day decisions are possible.<br>• Ages 20-60 up to $4 million<br>• OPTerm with any term duration<br>• Information utilized:<br>  • Age<br>  • Weight and height<br>  • Social Security number<br>  • Lifestyle habits<br>  • Financial information | Our exam-free pathway eliminates the need for an exam.<br>• Ages 20-60 up to $4 million<br>• Ages 61-70 up to $500,000<br>  • APS required<br>  • Certain medical history may not qualify | Some clients may require full underwriting, which can involve ordering further requirements.<br>Our team will reach out to keep you informed along the way. |
| Same-day decision | 15.5 calendar days with APS, 5.9 without[1] | 29.3 calendar days[1] |

Eligibility is determined by multiple factors including age, health, build, lifestyle and financial information. Applicants who do not qualify for one path will automatically move to the next appropriate option.

We're here for better

## Accelerated underwriting pathways

Download our paths



ACCELERATED UNDERWRITING

Here for larger opportunities

Our accelerated underwriting (AUW) limit is up to $5 million, giving eligible applicants access to instant and exam-free decisions, making the process smoother and more convenient.

More than **46%[2] of individuals** who apply for a term life insurance policy with Banner Life Insurance Company now receive an instant decision, while **85%[2]** are approved for an exam-free outcome through AUW.

**Who qualifies for AUW?**

- AUW is available up to $5 million for those ages 20 to 60 and up to $500k for those 61-70, with the ordering of an APS.
- Certain factors such as height and weight, medical history, financial considerations and lifestyle (driving, criminal history etc.) may affect eligibility.

**How does AUW work?**

- Accelerated underwriting leverages cutting-edge technology to determine if an applicant is **eligible** for an instant decision. If not, they may still qualify for an exam-free and/or APS-free journey. This dramatically speeds up the process and gets you a decision faster.

**How long does it take?**

- With AUW, time to coverage is drastically reduced. In fact, over 46%[2] of applicants receive an instant decision, while 66%[2] get results within 10 days or less.

**What information is reviewed?**

- AUW delivers instant and exam-free decisions based on application details and third-party data such as prescription history and medical claims.

If a client doesn't qualify for AUW, we keep them moving forward and if needed, order exam or APS requirements for you! Even applicants with unique medical and financial histories stay on the path to a decision.

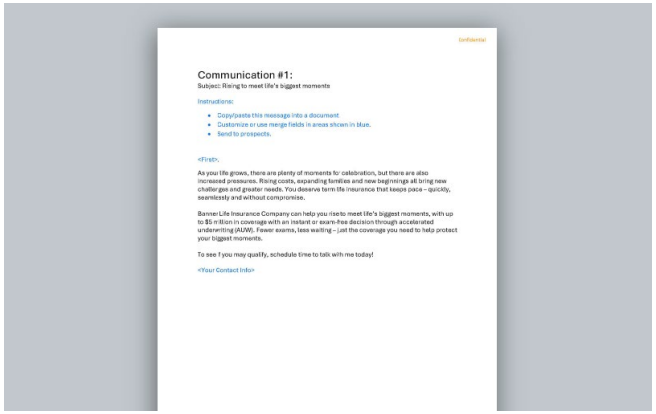
Learn more about our underwriting paths >

## Accelerated underwriting process guide

Explore our process

# Communication templates

Start the conversation or keep it going with plug and play messages about accelerated underwriting offerings.



Communication #1:
Subject: Rising to meet life's biggest moments

Instructions:

- Copy/paste this message into a document.
- Customize or use merge fields in areas shown in blue.
- Send to prospects.

<First>,

As your life grows, there are plenty of moments for celebration, but there are also increased pressures. Rising costs, expanding families and new beginnings all bring new challenges and greater needs. You deserve term life insurance that keeps pace – quickly, seamlessly and without compromise.

Banner Life Insurance Company can help you rise to meet life's biggest moments, with up to $5 million in coverage with an instant or exam-free decision through accelerated underwriting (AUW). Fewer exams, less waiting – just the coverage you need to help protect your biggest moments.

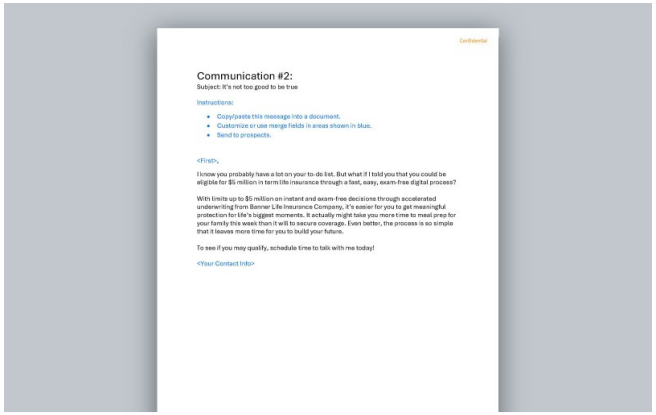
To see if you may qualify, schedule time to talk with me today!

<Your Contact Info>

## Communication template #1:

Life's biggest moments

Download letter



Communication #2:
Subject: It's not too good to be true

Instructions:

- Copy/paste this message into a document.
- Customize or use merge fields in areas shown in blue.
- Send to prospects.

<First>,

I know you probably have a lot on your to-do list. But what if I told you that you could be eligible for $5 million in term life insurance through a fast, easy, exam-free digital process?

With limits up to $5 million on instant and exam-free decisions through accelerated underwriting from Banner Life Insurance Company, it's easier for you to get meaningful protection for life's biggest moments. It actually might take you more time to meal prep for your family this week than it will to secure coverage. Even better, the process is so simple that it leaves more time for you to build your future.

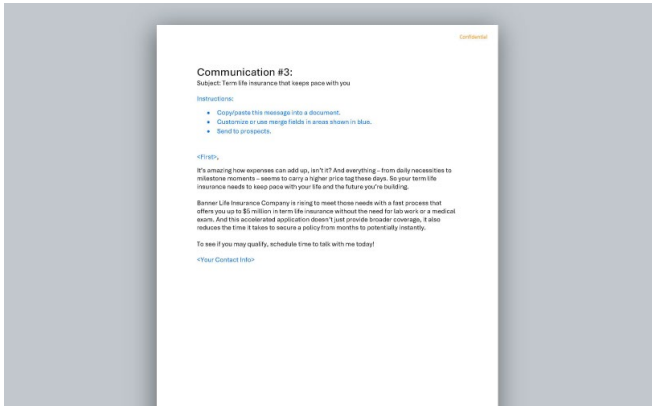
To see if you may qualify, schedule time to talk with me today!

<Your Contact Info>

## Communication template #2:

Not too good to be true

Download letter



Communication #3:
Subject: Term life insurance that keeps pace with you

Instructions:

- Copy/paste this message into a document.
- Customize or use merge fields in areas shown in blue.
- Send to prospects.

<First>,

It's amazing how expenses can add up, isn't it? And everything – from daily necessities to milestone moments – seems to carry a higher price tag these days. So your term life insurance needs to keep pace with your life and the future you're building.

Banner Life Insurance Company is rising to meet those needs with a fast process that offers you up to $5 million in term life insurance without the need for lab work or a medical exam. And this accelerated application doesn't just provide broader coverage, it also reduces the time it takes to secure a policy from months to potentially instantly.

To see if you may qualify, schedule time to talk with me today!

<Your Contact Info>

## Communication template #3:

Keep pace with your life

Download letter

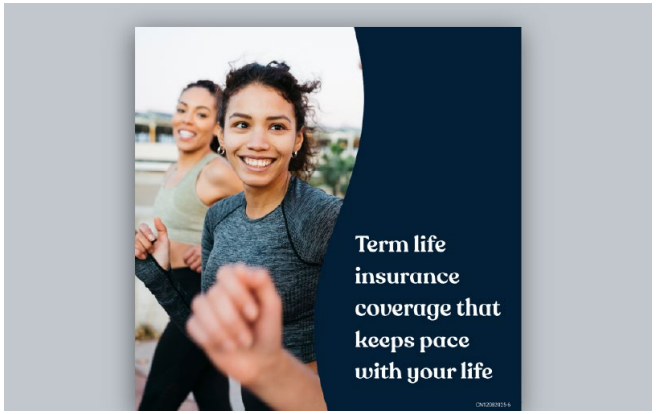
**Download the templates and copy the content. Paste into a platform of your choice to reach more clients and get cases placed quickly.**

# 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.

[1]Pew research, 2024

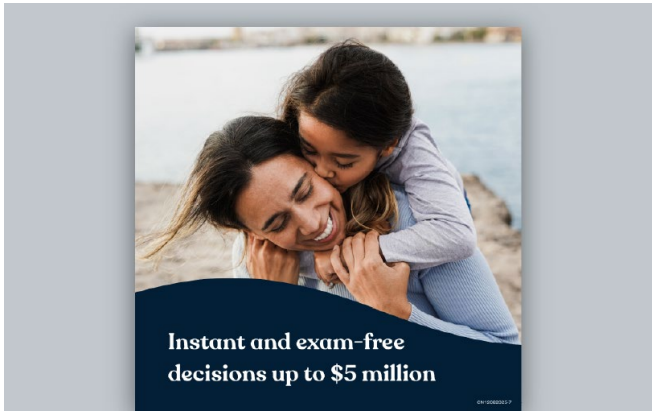



## Keeping pace

Term life insurance coverage that keeps pace with your life — the people you love, the moments that matter, and everything ahead.

Let's talk about term life insurance coverage that moves with you.

Download image

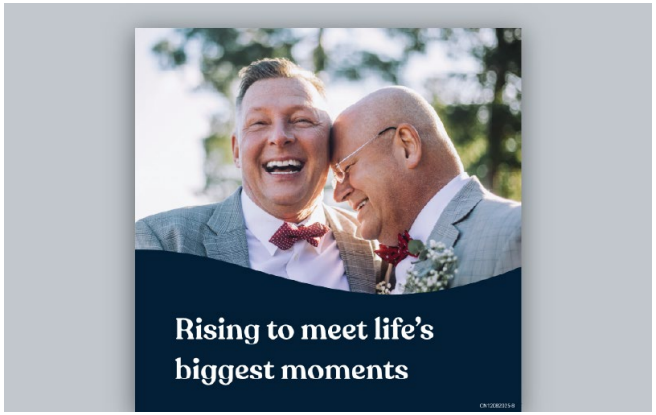



## Up to $5 million

Accelerated underwriting means you may be eiliglbe for exam-free, instant decisions on coverage amounts up to $5 million.

Let's make protecting your future simple and stress-free.

Download image




## Life's biggest moments

Life insurance helps protect what matters most through life's biggest moments — planned and unplanned.

Let's make sure your term life insurance coverage is ready for whatever comes next.

Download image

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

## More protection, easily

Getting more coverage doesn't have to mean more hassle. Accelerated underwriting helps simplify the process.

Let's talk about how easy it can be.

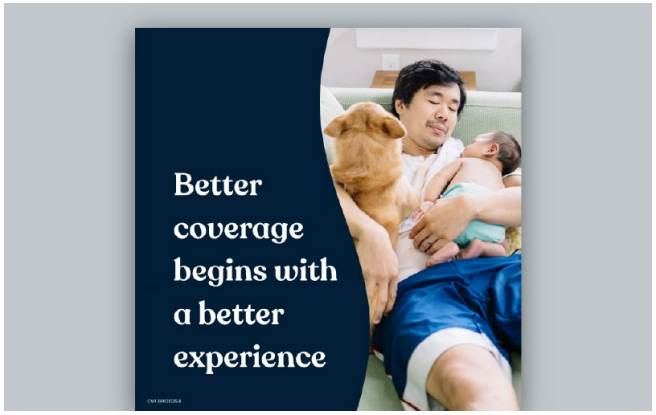
Download image

## Simple processes

Accelerated underwriting helps make getting coverage faster, simpler, and more straightforward.

Let's find a solution that fits your life — without added complexity.

Download image




## Better experience

Life is about more than numbers — it's about the moments you're building toward. Coverage should feel just as thoughtful.

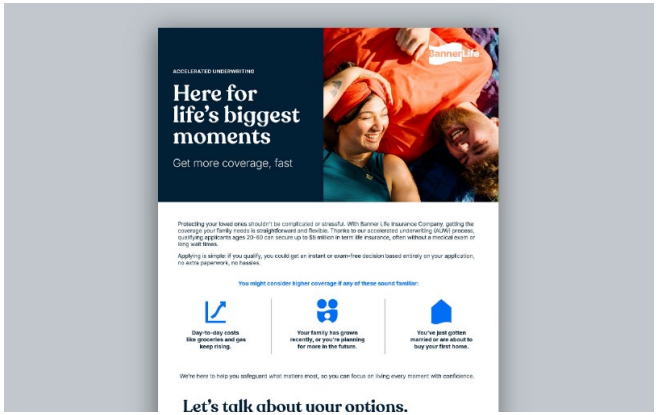
Let's help protect what matters most, with a better experience.

Download image

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

# Client flyer

Higher term life insurance coverage needs don’t need to be time-consuming. Help clients understand the benefits of our accelerated underwriting process.



ACCELERATED UNDERWRITING

Here for life's biggest moments

Get more coverage, fast

Protecting your loved ones shouldn't be complicated or stressful. With Banner Life Insurance Company, getting the coverage your family needs is straightforward and flexible. Thanks to our accelerated underwriting (AUW) process, qualifying applicants ages 20-60 can secure up to $5 million in term life insurance, often without a medical exam or long wait times.

Applying is simple: if you qualify, you could get an instant or exam-free decision based entirely on your application, no extra paperwork, no hassles.

You might consider higher coverage if any of these sound familiar:

- Day-to-day costs like groceries and gas keep rising.
- Your family has grown recently, or you're planning for more in the future.
- You've just gotten married or are about to buy your first home.

We're here to help you safeguard what matters most, so you can focus on living every moment with confidence.

Let's talk about your options.

## Accelerated undewriting

Download flyer

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

# Frequently asked questions about AUW

Selling higher coverage term life insurance doesn't have to be complicated, and we're working to make it smooth for you and your clients, but there are some frequent questions that arise.

1. **How does this improve the process for my clients?**

   Expanded limits and faster decision times mean more customers can get instant answers and access our streamlined, exam-free underwriting. For qualified applicants, this translates to quicker approvals, minimal delays, and a smoother experience.

2. **What if my client doesn't qualify for accelerated underwriting?**

   Clients who aren't eligible for instant or exam-free decisions will seamlessly transition into one of these alternative paths:

   - Lab Lift path: Available only to BGAs that opt in. APS or EHR are required.
   - Lab-only path: Minimal additional testing.
   - Full underwriting path: In-depth review for complex cases.

   Some clients between 20 and 60 may proceed to an APS-only or exam and APS path.

   This approach ensures every application is handled efficiently and tailored to the customer's unique needs.

3. **How does accelerated underwriting impact clients 61-70?**

   Clients aged 61-70 are eligible for exam-free underwriting, with an APS requirement.

4. **How does this compare to competitors?**

   With 46% of applicants receiving instant decisions,[1] 66% finalized within 10 days,[2] and 85% approved without an exam,[3] we're leading the way in speed and convenience.

5. **Can I track my customer's application progress?**

   Absolutely. Track all applications in real time through Horizon.

6. **Are there specific requirements for cases over $5 million?**

   Accelerated underwriting applies for coverage up to $5 million. For larger amounts, applicants move to lab-only or full underwriting. Any case with a face amount of $5 million or more, or a premium of $10,000 or higher, is managed by our dedicated large case underwriting team, with an individual signing authority of $15 million.

[1] Instant Decisions Rate is the number of Horizon instant decisions as a percent of total decisions made. Data reported for the month of December 2025.
[2] 10-day Decisions Rate is the percent of applications that reached any decision in 10 days or less upon submittal compared to the total number of decisions. Data reported for the month of December 2025.
[3] Exam-free Rate is defined as a percentage of total decisions from all business submitted through Horizon (Term Only Apps). Exam-free Rate includes instant decisions. Data reported for the month of December 2025.

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. CN02112026-2