OPTERM 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 for OPTerm, 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.

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