

The process is simple.

Thank you for choosing Banner Life Insurance Company for your term life insurance needs.



The next step in activating your coverage begins here.

What happens now?

You should have received an email from us with a link to complete your life insurance application online. The process should only take about 20 minutes.

You will be asked questions about your medical and financial history. This information will only be used for insurance coverage consideration and will be kept confidential in accordance with our privacy policy.

If any help is needed along the way, we can be contacted at any time for questions.

If you chose to complete your application over the phone, you'll spend about 45 minutes with an experienced interviewer. You will listen to a series of recordings, which provide the necessary authorizations required by your state before starting the life insurance application.

A short medical exam

If needed, we may schedule a free 30-minute medical exam. A trained medical examiner will take your height, weight, blood pressure and pulse; collect blood and urine; and possibly conduct an EKG; and/or complete a medical history report.

Helpful documents to have on hand

While we can help you look up some of your medical and prescription history, it will help if you have some of the following information on hand during your interview:

- Driver's license and Social Security numbers
- Names, addresses and phone numbers of doctors, clinics and hospitals visited in past 10 years
- Reasons for and dates of medical treatment
- Names of prescription medicines
- Other life insurance policies, including company names, coverage amounts and policy numbers
- Financial information, including income, assets, liabilities and net worth

Exam-preparation tips

You should: avoid strenuous exercise the day before, avoid solid foods and alcohol 8 hours before, not use tobacco or drink caffeine 1 hour before, and drink water 1 hour before.