



Term-2-Term exchange program

Your future needs, now covered

The Term-2-Term exchange program gives existing Banner Life customers a valuable option to exchange policies and restart coverage for a longer duration. If your policy meets the eligibility requirements, issue is guaranteed at the same face amount of your original policy. That means extended coverage to match your changing needs, with no extra underwriting.

How the program works

The Term-2-Term exchange program allows Banner Life customers who purchased OPTerm 10, 15, 20, 25, 30, or 35 within the past 48 months to trade up to a longer duration policy at their current attained age* with no underwriting. The replacement policy will be a new issue, with full coverage, not adjusted by the duration the original term policy was held.

Why exchange?

Your term life insurance coverage should last as long as your longest financial burden. With future needs being difficult to anticipate, premiums increasing with age, and underwriting decisions being affected by unforeseen health issues, our Term-2-Term exchange program ensures you get the coverage you need to bring you and your family peace of mind.

Term-2-Term may benefit you if:



Your financial situation has changed. Maybe you purchased a new home.



Your family needs have changed. Maybe you've had or are planning to have a child.



Your employment situation has changed. Maybe you left or re-entered the workforce.

Ask me about extending your term life coverage.

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