Instructions:

* Copy/paste this message into an email.
* Customize fields in areas shown in red.
* Send to clients eligible for the Term-2-Term Exchange Program.

Dear NAME,

A new opportunity is now available to select customers of Banner Life Insurance Company, a Legal & General America company. As a pre-qualified customer, you may be able to replace your current term life insurance policy with a new policy that extends to a longer duration, and guarantees premiums will not increase during that time.

**Term-2-Term highlights:**

* No medical exams are required.
* Policy issued is guaranteed in the same face amount as original policy.
* The application process is straightforward and easy.

Consider your future coverage needs. If you may be adding to your family, supporting college expenses, caring for aging parents or investing in a business, this is a great opportunity to secure your coverage for even longer.

Also, changing health conditions can adversely affect your ability to purchase life insurance. Taking advantage of this offer now reduces your risk of not being able to afford or qualify for life insurance when you need it.

I would be glad to walk you through the details. You may call me directly at (Agent phone number) or email me with a good time and number for you at (Agent email). I look forward to hearing from you.

Best Regards,

AGENT NAME  
Tel: 111.222.3333  
Agent@Name.com

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