



**Accelerated underwriting
(AUW) limit increase
marketing kit**
Advisor guide



In 2025, Banner Life Insurance Company, a Legal & General America company, is rising to meet life's biggest moments by increasing our accelerated underwriting (AUW) limits to **\$4 million** – a move that will empower you to provide more protection, fast.

This marketing kit 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 kit you will find:

- Talking points
- A process guide
- An educational one pager
- Email templates
- Social media templates

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

Rising to meet your needs: Calendar



	Monday	Tuesday	Wednesday	Thursday	Friday
Week one		Send communication #1		Post #1 to social media	
Week two	Send communication #2		Post #2 to social media		Follow up phone call
Week three		Send communication #3		Post #3 to social media	
Week four			Post #4 to social media		Follow up phone call

AUW: Week 2

Send communication #2

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 \$4 million in term life insurance through a fast, easy, exam-free digital process?

With limits up to \$4 million on instant and exam-free decisions through accelerated underwriting from Banner Life Insurance Company, a Legal & General America 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>

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Liberty, MD and Western Penn Life Insurance Company of New York, York, PA. Banner Life Insurance Company is a member of the Legal & General Group of Companies in New York. The Legal & General America companies are members of the worldwide Legal & General Group (L&G) and are regulated in New York, NY. Please refer to the L&G website for more information. All products are guaranteed to stay level for the initial term period and increase annually thereafter. Premiums based on per term plus non-refundable premium. Interest paid on term policies. Annual premium rates are based on the policy description provided here and are not a statement of contract. Please refer to the policy form for full disclosure of all terms, conditions, exclusions and limitations.

Download



Post to social media



You're busy and definitely not slowing down any time soon. So try this fast digital application process – offering up to \$4 million in coverage – that's built for reality. Message me to learn more! LINK

#lifeinsurance #terminsurance
#insurancelife

Download



Follow up phone call to set an appointment



Hi X, Following up on my recent communication...

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AUW: Week 3



Send communication #3

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, a Legal & General America company, is rising to meet those needs with a fast process that offers you up to \$4 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!

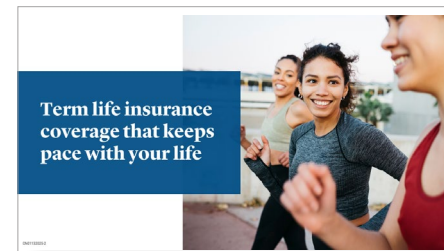
<Your Contact Info>

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Utah, MO and William Penn Life Insurance Company of New York, York, PA. Banner Life insurance products are distributed in all states and DC. William Penn products are available exclusively in New York. Banner Life is not licensed in all states and District of Columbia. The Legal & General America companies are part of the worldwide Legal & General Group. OF term policy form # CGLT-2010 and rate schedule, in New York, OF term policy form # DTWV-10. Premiums are guaranteed to stay level for the first term period and increase annually thereafter. Premium based on preferred plus rates, preferred non-tobacco, standard plus non-tobacco, standard plus tobacco, preferred tobacco and standard tobacco underwriting classes. Banner guarantees depend on the OF coverage policy. The highest term amounts include \$500,000. Policy descriptions provided here are not a substitute for actual policy forms. Please refer to the policy forms for full disclosure of all benefits and limitations.

Download



Post to social media



Is your term life insurance keeping pace with your life? This accelerated application process – offering up to **\$4 million** in coverage – can help you secure more coverage, fast so your family doesn't miss a beat. Message me to learn more! [LINK](#)

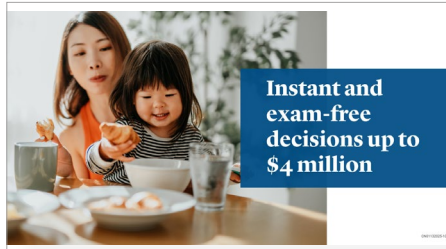
#lifeinsurance #terminsurance
#insurancelife

Download



AUW: Week 4

Post to social media



You're working hard to build your future. But it shouldn't be hard to get the term life insurance you deserve to help protect it. This accelerated underwriting process makes it easy to secure up to **\$4 million** in coverage – easier than getting your picky toddler to eat dinner. Message me to learn more! [LINK](#)

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2nd round of phone outreach to set an appointment



Hi X, Checking in again to see if you have a few minutes to discuss potential life insurance policies...

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