



Meet life's biggest moments

Get more coverage, fast

It's easier than ever to purchase the level of coverage your family deserves to help protect everything from everyday needs to milestone moments. With term life insurance from Banner Life Insurance Company, a Legal & General America company, you may be eligible for an instant decision or exam-free decision through accelerated underwriting (AUW) up to **\$4 million**.

Qualifying applicants ages 20-60 can secure up to \$4 million in coverage quickly without any exams. Through AUW, Banner Life can make a decision based on basic application data – no further information is required.

73%

who apply for Banner Life term life insurance are approved with an exam-free decision¹

42%

receive an instant decision²

68%

will have a decision in 10 days or less³

Higher coverage may benefit you if:

Your everyday expenses like groceries and gas are growing.

Your family has recently expanded or is planning to soon.

You've recently tied the knot or are buying your first home.

Let's talk about your options.

¹ "Exam-free decision" is defined as total exam-free decisions as a percentage of total decisions from all business submitted through December 2024. "Exam-free decision" percentage includes instant decisions.
² Metric reported for full month December 2024. "Instant decision" is defined as total instant decisions as a percentage of total decisions from all business submitted through Horizon in December 2024.
³ Metrics reported YTD through December 2024. Rate is the percent of applications that reached a decision in 10 days or less upon submittal compared to the total number of decisions.

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