

SEPTEMBER 2026

The flexibility they need, the support you deserve

BeyondTerm*flex* | Underwriting guide



Table of contents

Part I: Build	3
Part II: Accepted conditions	4
Part III: Declinable conditions and lifestyles	7
Most prevalent condition scenarios	7
Additional declinable scenarios	10
Part IV: Allowable parties for beneficiaries and payors	11

A more flexible way forward

Banner Life knows every one of your customers is unique, and they all come with unique concerns. **BeyondTermflex** is designed with agents in mind, giving you more of what you deserve – the tools you need and the coverage your customers are looking for. All while fitting right into the existing application process.

This guide provides the details you need to more easily write your clients' stories and help navigate a more flexible path to coverage.

Part I: Build

BeyondTerm can accept clients across a wide range of build types. While clients whose builds are below Preferred Plus or exceed Standard may not qualify for BeyondTerm, they can now be considered for coverage through **BeyondTermflex**.

Half of intentional weight loss (such as diet, exercise or medication) over the last 12 months may be added to the current build to determine the final rate class.

Example: A 5'8" client loses 40 pounds over the past year and currently weighs 185 pounds. We may underwrite the client at a weight of 205 pounds (accounts for 20 pounds added to current weight).

BeyondTermflex BMIs with levels	
Level	BMI
Level 1	43 - 45.99
Level 2	46 - 48
Level 3	48.1 - 55
Individual Consideration	Low BMI <16.7
Decline	>55

Levels may vary based on weight loss, pregnancy, bariatric surgery, or underlying illness. Applicants with a BMI below 16.69 due to pregnancy or surgery-related weight loss will be declined.

Maximum weight in pounds				
Height	Preferred Plus	Preferred	Standard Plus	Standard
4'10"	89 - 134	135 - 155	156 - 196	197 - 205
4'11"	92 - 139	140 - 160	161 - 203	204 - 212
5'0"	95 - 144	145 - 166	167 - 209	210 - 220
5'1"	98 - 149	150 - 171	172 - 216	217 - 227
5'2"	101 - 153	154 - 177	178 - 224	225 - 235
5'3"	104 - 158	159 - 183	184 - 231	232 - 242
5'4"	108 - 164	165 - 188	189 - 238	239 - 250
5'5"	111 - 169	170 - 194	195 - 246	247 - 258
5'6"	115 - 174	175 - 200	201 - 253	254 - 266
5'7"	118 - 179	180 - 207	208 - 261	261 - 274
5'8"	122 - 185	186 - 213	214 - 269	270 - 282
5'9"	125 - 190	191 - 219	220 - 277	278 - 291
5'10"	129 - 196	197 - 225	226 - 285	286 - 299
5'11"	133 - 201	202 - 232	233 - 293	294 - 308
6'0"	136 - 207	208 - 239	240 - 302	301 - 317
6'1"	140 - 213	214 - 245	246 - 310	311 - 325
6'2"	144 - 219	220 - 252	253 - 319	320 - 334
6'3"	148 - 225	226 - 259	260 - 327	328 - 344
6'4"	152 - 231	232 - 266	267 - 336	337 - 353
6'5"	156 - 237	238 - 273	274 - 345	346 - 362
6'6"	160 - 243	244 - 280	281 - 354	355 - 372
6'7"	164 - 249	250 - 287	288 - 363	363 - 381
6'8"	168 - 256	257 - 295	296 - 372	373 - 391
6'9"	173 - 262	263 - 302	303 - 382	383 - 401
6'10"	177 - 268	269 - 309	310 - 391	392 - 411
6'11"	181 - 275	276 - 317	318 - 401	402 - 421

Weights below the chart or a BMI of less than 16.7 will be evaluated by the underwriter. Items such as the cause for low build, underlying conditions and unintentional weight loss may be considered.

Part II: Accepted conditions

BeyondTermflex provides greater flexibility to help more clients find coverage that fits their unique circumstances.

The conditions below may be considered across a range of rate classes, from Preferred Plus through Standard on **BeyondTerm** and Levels 1-3 on **BeyondTermflex**.

Most prevalent condition scenarios		
Condition	BeyondTerm (up to Standard)	BeyondTermflex
Autoimmune disorders		
Rheumatoid Arthritis	- Is older than age 30 - Minimal to moderate severity/symptoms (assuming no or minimal steroid use) - Ratings vary based on type of medications and severity)	- Age under 30 allowed - May be able to offer with severe symptoms/ severity without steroid use
Ulcerative Colitis	- No surgery - No hospitalizations in last 2 years - Diagnosed more than 6 months ago - Very infrequent flare ups - No medications within 2 years	- Surgery over 2 years ago - Limited flare ups - Prescription use within 2 years
Cancer		
Basal Cell and Squamous Cell Skin Cancer	- Maximum of up to 10 basal cell or squamous cell carcinomas (rate class depending on number of occurrences, age and date of last one) - Localized (no metastasis or spread) - No history of chemo or radiation - All follow up and routine exams complete	- Allows an increased number of basal or squamous cell carcinomas - Possible offer if routine exam has not been completed
Cardiac and Respiratory Illnesses		
Asthma	- Intermittent or mild asthma - No ER or hospitalizations within 12 months - No restriction to daily activities - Very limited time off work due to asthma symptoms - Only up to 3 inhaled bronchodilators/inhaled corticosteroids. - Oral steroid use cannot exceed 3 times within the last 12 months. Note: Some medications or frequencies may not be allowed depending on type.	- Moderate to severe asthma within 3 years - Allows for an increased amount of inhaled bronchodilators, inhaled corticosteroids and oral steroid use - Allows tobacco use within 12 months for more significant asthma
Atrial Fibrillation	- Ages up to 44 with last occurrence greater than 2 years ago and not requiring treatment - Ages 45 and over, last episode over 2 years ago with or without treatment - All testing and procedures are complete - No procedure other than ablation	Ages 45 and over with episode within 2 years

Part II: Accepted conditions

Condition	BeyondTerm (up to Standard)	BeyondTermflex
Non-medical		
Sleep Apnea	- No or minimal daytime sleepiness - Compliant with treatment - All recommended evaluations or testing completed	- Pending testing - Central, Mixed or Complex Sleep Apnea - Non-compliant with treatment (depending on treatment type) - More significant symptoms (such as very tired or multiple symptoms)
Aviation	- Pilots of major airlines flying in the US and Canada - With an Aviation Exclusion Rider (AER) - Ratings dependent on multiple factors such as age, type of aviation (i.e. private pilots, crop dusting), experience, medical history and if an AER is used.	May allow for expanded scenarios depending on multiple factors and variables
Driving record	- Based on type of conviction(s) and dates - Single DUI/DWI over 2 years ago - Must have valid license	Additional violations may be allowed *No DUI or DWI within 2 years **Only one DUI or DWI within 10 years
Recreational scuba diving	- Recreational scuba diving 100-130 feet, properly certified, open water dives only - Additional depths may be available depending on type of diving and level of certification	May allow expanded scenarios depending on type of diving
Marijuana use	- Rate class based on frequency and type (such as CBD, synthetic, oil-based vs. dry vaping etc.) - Tobacco rates may be given depending on if inhaled and frequency	Expanded frequencies for recreational use (Greater than 9 times per month assuming not oil vaping)
Military status	- Military reserves only, no active duty, no call up orders received or anticipated - Active Duty is considered on an individual basis (duties, rank etc.)	
Mental Health		
Anxiety	- No history of hospitalization within 5 years - No suicide attempts or self harm in 10 years - Up to 2 medications (may be dependent on type) - Well controlled - Very limited time off work	- Hospitalization greater than 2 years ago 3 or more medications (dependent on type) - Consideration for increased amounts of time off work or if anxiety is affecting daily activities
Depression	- Mild depression that is controlled - No hospitalization within 5 years - Very limited time off work - Up to 2 medications (depending on type) - No suicide attempts or self harm in 10 years	- Moderate to severe depression - Greater than 2 medications (dependent on symptoms and type of medication) - Consideration for increased amounts of time off work or if anxiety is affecting daily activities

*Having an applicant provide full disclosure helps provide the most competitive offer. Acceptability assumes standard or better rate class.

**Multiple DUI/DWIs are excluded and will be declined if within 10 years. DUI/DWI within 2 years will be declined.

Part II: Accepted conditions

Condition	BeyondTerm (up to Standard)	BeyondTermflex
Mental Health (continued)		
Post-traumatic stress disorder (PTSD)	- No hospitalization within 5 years - Very limited time off work - Up to 1 medication (past or present) - No history of self harm or suicide attempt within 10 years - No alcohol use	- Allows for expanded time off work (dependent on amount of medication needed) - Continued symptoms - Single suicide attempt or suicidal ideation >5 years to 10 years (assuming no self harm in 10 years)
Metabolic conditions		
Diabetes	- Non-insulin/Type 2 - Good control of blood sugar - No complications - Age 40 and above depending on current age and when diagnosed - Diagnosed more than 6 months ago - Has followed up with doctor in past 2 years	- Type 1 diabetes - Insulin required - Diagnosed within 6 months - Retinopathy or neuropathy - Fair control of blood sugar - Ages 31-40
Hyperlipidemia (high cholesterol, treated or untreated)	- Cholesterol up to 325 if the ratio is known. If unknown, the maximum cholesterol is 300. - Chol/HDL ratio up to 8.4 (up to 10.5 may be acceptable for ages 40 depending on the total cholesterol) - Values are known	High cholesterol and/or cholesterol/HDL ratio >8.5 (depending on age and total cholesterol level)
Hypertension	- No hospitalizations - Well controlled in past 2 years	Suboptimal control (Systolic>157 or diastolic >95) assuming known
Nervous System and Neurological conditions		
Multiple Sclerosis	- No mobility issues (no need for crutches or wheelchair) - Relapsing/remitting with less than 3 episodes per year - Diagnosed greater than one year ago - Diagnosed within 5 years and current age is greater than 60 (assuming relapsing/remitting) or diagnosed greater than 10 years ago	- Suspected MS - Requires walking aids - Diagnosed within 12 months - Greater than 3 episodes per year - Ratings dependent on if relapsing/remitting, current age and age at diagnosis
Seizure/Epilepsy	- No seizures in 5 years - No hospitalization in past 5 years - Diagnosed more than 3 months ago with evaluation completed - Up to 12 seizures per year (dependent on cause)	Greater than 12 seizures per year (assuming investigated with no declinable causes)
Other		
Hypothyroidism	- Controlled - No complications	

Part III: Declinable conditions and lifestyles

Certain medical conditions and lifestyle factors may affect eligibility for **BeyondTermflex**.

The maximum rate class for this product is standard. Any risks above this class will be declined and may not be included in the listing below.

Most prevalent condition scenarios	
Condition	Details
Autoimmune disorders	
Rheumatoid Arthritis	• Complications • Mobility issues such as wheelchair • Outstanding procedure or surgery • Significant related conditions such as Felty Syndrome • Some cases may be declined due to severity and the amount of steroid use
Ulcerative Colitis	• Age younger than 30 • Complications • Diagnosed within 6 months • Low BMI • Awaiting surgery or surgery within 2 years • Hospitalization within 2 years • Anemia
Cancer	
Basal Cell and Squamous Cell Skin Cancer	• Any history of lymph node involvement, metastasis or spread • Any history of chemotherapy or radiation (including pending) • Indications of advanced carcinoma
Cardiac and Respiratory Illnesses	
Asthma	• Hospitalization within 12 months • Greater than 12 asthma attacks per year • Daily activities restricted due to symptoms/shortness of breath • 15 or more days missed work
Atrial Fibrillation	• Diagnosed or first episode within the last year • Ages up to 44 with last episode within 2 years and/or still on blood thinner treatment • Awaiting any surgery, procedure or testing • Radiofrequency ablation within 1 years • Procedure other than ablation
Sleep Apnea	• Oxygen use
Non-medical	
Driving record	• DUI or DWI within 2 years • Multiple DUI or DWI within 10 years • Driver's license currently suspended or revoked
Recreational scuba diving	• May not be able to offer with certain medical or non-medical history

Part III: Declinable conditions and lifestyles

Condition	Details
Non-medical (continued)	
Marijuana use	• Other drug use • Synthetic (such as K2 or Spice) • Oil vaping may be declined depending on amount per month • Certain mental health conditions such as bipolar, Personality Disorder or Schizophrenia • History of treatment for marijuana use
Military status	• Special forces (such as Army Rangers, Navy Seal etc.) • Combatant job responsibilities and duties (such as Artillery, Cavalry etc.)
Mental Health	
Anxiety	• Multiple hospitalizations or hospitalization within 2 years • Multiple suicide attempts • Single suicide attempt or suicidal ideation within 5 years or self harm in the last 10 years • Substance abuse
Depression	• Multiple hospitalizations or hospitalization within 5 years • Multiple suicide attempts • Single suicide attempt or suicidal ideation within 5 years or self harm in the last 10 years • Substance abuse
Post-traumatic stress disorder (PTSD)	• Hospitalization within 5 years or multiple hospitalizations • Alcohol use • Multiple suicide attempts • Single suicide attempt or suicidal ideation within 5 years or self harm in the last 10 years
Metabolic conditions	
Diabetes	• Diabetes current age under 31 • Uncontrolled blood sugar or A1c • Without physician follow up in last 24 months • Complications (such as kidney/nephropathy) • With conditions such as coronary artery disease, peripheral vascular disease or cerebrovascular disease
Hyperlipidemia (high cholesterol, treated or untreated)	• Some ratios >10.5 may be declined dependent on age and total cholesterol level.
Hypertension	• History of abnormal cardiac testing • Hospitalization within the last year due to blood pressure • Lacks follow-up or blood pressure checks by a medical professional • Uncontrolled (Systolic >159 or Diastolic >104) • Some low blood pressures may also be declined

Part III: Declinable conditions and lifestyles

Condition	Details
Nervous System and Neurological conditions	
Multiple Sclerosis	• Tysabri use • Requiring wheelchair • Bone marrow transplant
Seizure/Epilepsy	• Diagnosed within 3 months • Caused by items such as alcohol, tumor, stroke, drug use, neurosyphilis, general paresis • All investigations completed

Note: Acceptable Green Cards include IR1, CR1, CR6, EB-1, EB-2, and EB-3. Temporary visas E3, H1B, H4, K1, L1, and L2 may also be considered. For permanent residents and applicants with eligible temporary visas or green cards, the individual must have resided in the U.S. for at least 24 months, and the visa or green card must be valid and unexpired. Canadian citizens may be subject to different requirements. Additional green cards, visas, and eligibility considerations may be available. Please contact your underwriter for individual consideration.

Part III: Declinable conditions and lifestyles

Eligibility may depend on the specific condition, timing, treatment, severity, and other individual circumstances. The following scenarios will result in a decline for **BeyondTermflex**.

Additional declinable scenarios	
Category	Scenarios that may result in a decline
Medical conditions	
Autoimmune disorders	- Any autoimmune disorder requiring current use of walker or wheelchair - Any Systemic Lupus under age 20, first symptoms or diagnosis within 5 years or complications - Crohn's Disease diagnosed <1 year ago, unstable weight, surgery completed within 6 months or complications - Discoid Lupus if age less than 20
Blood/vessel disorders	- Any history of aneurysm - Any history of Hemophilia, Factor V Leiden with a history of blood clot within 6 months or >1 clot - Any history of sickle cell disease or sickle cell trait with symptoms, hospitalizations or transfusions - Idiopathic Thrombocytopenic Purpura (ITP)
Cancer	Any cancer or treatment in the last 5 years or history of recurrence or metastasis (ever) *Exception non-melanoma skin cancers
Cardiac and Respiratory	- Any history of peripheral vascular disease - Any congenital heart disorder - Any history of pulmonary fibrosis - Atrial Fibrillation episode or treatment within 2 years, any procedure other than ablation or alcohol induced - COPD with frequent symptoms, requiring oxygen, disabled or hospitalization. Additional scenarios may declined depending on tobacco use, type/frequency of symptoms or related impairments. - Heart murmurs awaiting any procedures or testing or follow-up - Heart valve replacement, pacemaker or defibrillator implant - Any history pulmonary hypertension - Any history coronary artery disease or angioplasty - Any history of cardiomyopathy
Mental Health	- Bipolar disorder under age 30, diagnosed within a year, hospitalization, alcohol or drug history or felony - Personality disorder hospitalization within 10 years or multiple hospitalizations - Single suicide attempt or suicidal ideation within 5 years or self harm in the last 10 years. Any history of multiple attempts. - Psych conditions with hospitalization within 5 years or multiple hospitalizations, 3 or more medications, inability to work or not stable
Metabolic conditions	Diabetes current age under 31, without physician follow up in last 24 months, complications or uncontrolled blood sugars or A1c
Neurological conditions	- Neurological disease (such as Parkinson's, ALS, Alzheimer's, dementia etc.) ever - Seizures diagnosed within 3 months or related to items such as alcohol, tumor, stroke or drug use - Any history of stroke. TIA within 2 years

Part III: Declinable conditions and lifestyles

Category	Scenarios that may result in a decline
Medical conditions (continued)	
Organ health	- Any liver or pancreatic disease (Acute pancreatitis consideration if symptoms/occurrence more than 1 year ago) - Polycystic kidney disease under age 35 or without testing or abnormal test results - Transplant recipients - Kidney stone pending surgery or kidney removed. - Any history of kidney failure
Other health conditions	- Any history of cystic fibrosis - Any pending procedure or test (recommended by a medical professional) that has not yet been completed. This includes pending diagnosis of a medical issue under current observation or investigation - Any substance abuse or treatment in the last 10 years. Any history of polysubstance abuse or relapse (ever) - Chronic pain on disability - History of HIV/AIDS (ever)
Pregnancy	Current pregnancy with complications such as history of pre-eclampsia or gestational diabetes
Non-medical conditions	
Declinable non-medical conditions	- History of felony within 10 years, currently on probation/parole, outstanding fines/restitution, in jail, awaiting trial - Multiple DUI/DWI within 10 years or any DWI/DUI within 2 years

Part V: Allowable parties for beneficiaries and payors

We recognize many people may have a financial interest in your client's policies. We allow the following people with a financial or insurable interest to be designated as payor, owner or beneficiary.

Payor

The payor is typically the policy owner or proposed insured who is providing the life insurance protection but may include the proposed insured's spouse or fiancé.

Other owner, beneficiary or payor arrangements may be considered on an individual basis.

Owner

The owner of the policy can be any of the following people:

- Proposed insured
- Spouse
- Parent or grandparent if the proposed insured is a full-time student and coverage is less than \$100,000.
- Fiancé or domestic partner if they have like coverage to the proposed insured, shared expenses, or children.

Beneficiary

Beneficiaries can include:

- Parent
- Spouse or ex-spouse
- Fiancé or fiancée
- Domestic partner
- Child
- Parent of proposed insured's child
- Sibling
- Niece/Nephew
- Estate

We're here to help you open more doors for the clients you serve, with flexible coverage designed to meet them where they are.

If you have questions or need more information, reach out to bannerbeyond@bannerlife.com or, visit us at [bannerlife.com/beyondterm](https://www.bannerlife.com/beyondterm).



This guide does not provide an all encompassing list of accepted and declinable conditions. Life insurance and retirement products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner Life products are distributed in 49 states and in D.C. William Penn products are available exclusively in New York; Banner Life is not an authorized New York insurer and does not do business in New York. Each company is solely responsible for its own financial and contractual obligations. Product guarantees are backed by the financial strength and claims paying ability of the issuing company. Policy coverage and features may not be available in all states and may vary by state. Exclusions and limitations may apply. Two-year contestability and suicide provisions apply. A one-year suicide provision applies in CO, MO, and ND.

BeyondTerm policy form #ICC23 – DTCV1 and state variations; not available in New York. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

BeyondTerm policy form #ICC24-DTCV1 and state variations; not available in New York. BeyondTerm riders, Chronic Illness Accelerated Death Benefit rider form #ICC24-ADB-CHI, Critical Illness Accelerated Death Benefit rider form #ICC24-ADB-CRI, Terminal Illness Accelerated Death Benefit rider form #ICC24-ADB-TRI, and state variations are included in all BeyondTerm term life insurance policies effective December 11, 2024 and on. BeyondTerm riders are not approved for use in all jurisdictions, including California and New York. BeyondTerm policies with a substandard table rating are NOT eligible for the Critical and Chronic Illness riders but are eligible for the Terminal Illness rider.

Benefits paid under accelerated death benefit riders will result in a reduction of the life insurance policy's benefits and values, including face amount, death benefit, and premium based on the amount that is accelerated. Benefits advanced under the accelerated death benefit may be taxable in certain circumstances. As with all tax matters, you should consult with your tax advisor regarding the tax treatment of receiving an accelerated death benefit. Payment of an accelerated death benefit may affect eligibility for Medicaid or other government assistance programs or entitlements. Refer to the policy or riders for complete details.

Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. CN09212026-3