

Underwriting eligibility guidelines

A renewable and convertible term life insurance product



Simplify the application process with FlashTerm from Banner Life Insurance Company.

Eligibility guidelines

- ✓ Age 20-40 up to \$1.5M
- ✓ Age 41-50 up to \$1M
- ✓ Labs and exams will not be required
- ✓ Target is 70% approvals either instantly or within 72 hours
- ✓ Pre-underwriting qualifying classifications: Preferred Plus, Preferred, Standard Plus, Standard. If the client does not prequalify for FlashTerm, they will automatically qualify for OPTerm.
- ✓ Applications that fall out of instant/quick decisions for FlashTerm will be fully underwritten

Medical knockouts in TechF platform

- ADHD — any hospitalization within the last 3 years
- Any autoimmune disorder except Discoid Lupus, fully active
- Any DUI or license suspension in the last 4 years
- Any felony history
- Any history of bipolar disorder
- Any history of drug or alcohol abuse
- Atrial Fibrillation — any episode within the last year
- BMI greater than or equal to 41
- Cancer — diagnosed within the last 9 years
- Colitis — diagnosed within the last 3 years
- Daily marijuana use within 12 months
- Depression
- 3 or more meds
- Any hospitalization
- Diagnosed within the last 6 months
- Diabetes
- Type 1
- Any diagnosis of Diabetes before age 40
- A1C reading greater than or equal to 8
- Heart disease / CAD — under age 50 or diagnosed within the last 3 years
- More than 4 moving violations in the last 2 years
- Severe anxiety

[Learn more about our underwriting process here.](#)

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