

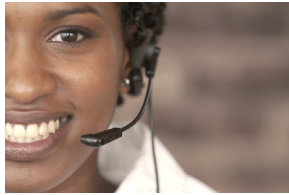


Thank you for your interest in life insurance.

Here's what to expect from the interview you requested.

The Interview Process

Notice of your interest in a life insurance interview from Banner Life will be sent electronically to Banner Life's home office. Once received, the facts you provided will be recorded for tracking purposes and forwarded to the Banner Life Call Center.



The Call Center is staffed by insurance professionals who will call you within a two-hour window at the time you specified. The person who calls will ask questions that will be used to complete an application for life insurance and schedule your paramed exam. The information on your application will ultimately be reviewed by a Banner Life underwriter to determine whether you qualify for the coverage requested.

All of the information you provide will be kept confidential in accordance with our privacy policy and will be used only for consideration of the coverage for which you apply. Your privacy is important to us and our corporate privacy policy can be found on Banner Life's website at www.BannerLife.com.

In most cases, the interview takes only 30 minutes. It's important to have on hand:

- your driver's license number
- names, addresses and phone numbers of doctors, hospitals or clinics you've visited
- reasons for and dates of treatment
- the names, dosages and frequencies of any prescription medicines you are taking
- other life insurance policies including company names and coverage amounts
- financial information including income, assets, liabilities and net worth

The Application

During the telephone interview you will have the option to give your verbal approval for Banner to begin underwriting your policy. This option eliminates the need for the application to be sent to you for your signature. If you elect to use the voice signature option you will need to provide the call center with your social security number and an e-mail address. A copy of your completed application will be sent to you via e-mail for your records. If you elect not to use the voice signature option then after the telephone interview the completed application and further instructions will be sent to you via two-day delivery service.



The Paramed Exam

The Banner Life Call Center will arrange for an abbreviated exam by a paramedical technician. For your convenience, the exam can take place in your home or office. The paramed will contact you to confirm the scheduled exam; it usually takes place approximately seven business days after your telephone interview. The exam results enable Banner Life to offer you the most competitive rate possible for your life insurance policy.



The exam includes

- measurement of your height, weight, blood pressure and pulse rate
- collection of blood and urine specimens
- in some cases, an electrocardiogram (EKG)
- in some cases, a medical history report

Get a good night's sleep prior to the exam and, if you can, skip heavy exercise on the day it's scheduled. You'll see best results if you relax and also:

- do not eat solid foods or drink alcoholic beverages eight hours prior to the exam
- avoid tobacco or caffeine products for at least one hour prior to the exam
- drink a glass of water before providing the urine specimen

Policy Coverage

Life insurance coverage is not in effect until your application is approved, and any outstanding policy requirements and your first premium payment have been received. Approval is not guaranteed.

If you have any questions...

The Banner Life Call Center can be reached at [800.839.5960](tel:800.839.5960).

Monday - Friday 8:30 am - 11:00 pm ET

About Banner Life

Banner Life Insurance Company is a Legal & General America company, a wholly owned subsidiary of Legal & General Group Plc. Banner Life's financial strength has been recognized by two independent organizations:

- A+ (Superior) overall financial strength rating from A.M. Best
- AA- (Very Strong) financial strength rating from Standard and Poor's

Banner Life is domiciled in Maryland. Its life insurance products are sold through independent life brokerage agencies in 48 states and the District of Columbia.