

BannerLife

# Protecting health is just the start

## Your Advisor Toolkit

*Distributed by*

BENCHMARK INSURANCE GROUP

A MESSER Company





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# Health coverage is just the beginning.

As a health insurance advisor, you help clients prepare for medical costs, protect their wellness and navigate the unexpected. But even the best health plan can't replace lost income or help secure a family's future if the unthinkable happens.

That's where life insurance comes in. Term life insurance protection is a natural extension of the conversations you're already having and a meaningful way to increase your value to clients while adding new revenue to your business.

This toolkit gives you the tools to confidently introduce term life insurance into your process, use Quote-to-Apply to streamline the sale and grow your business by helping clients protect more of what matters.

In this toolkit, you'll find:

- Messaging to help position term life insurance with your health clients.
- Ready-to-send templates and sales strategies.
- Social media posts and flyers.
- A breakdown of how Quote-to-Apply makes it all seamless.

Help clients protect their health — and the life they're working hard to build.

# Your clients trust you to help protect their well-being. Why not their future, too?

Health insurance helps protect clients from medical costs. But it doesn't protect their family's financial future if something happens to them. That's where life insurance can fill a critical gap — and where your guidance makes a difference.

**Cross-selling term life insurance helps you:**

- Close the coverage gap of over 100 million Americans who don't have enough life insurance or none at all.[1]
- Deepen client relationships and retention.
- Unlock a new revenue stream with minimal lift.
- Position yourself as a full-service protection partner.
- Make the most of annual enrollment and life event conversations.

**Why you?**

- You have the relationships.
- You have the conversations.
- Now, you have the solution.

When you're already talking about health, you're just one step away from helping them protect their life.

**Protect more. Earn more. And become the advisor they'll never outgrow.**

[1]LIMRA, 2024

# Your effortless path to term life insurance sales.

Life insurance conversations often end before they begin — clients worry it's too complicated, too expensive or too time-consuming. But with Quote-to-Apply, you can change that narrative in seconds.

This is your personalized, trackable link that empowers clients to explore and apply for term life insurance instantly — without the traditional hurdles. No paperwork. No medical exams for qualifying clients. No extra work for you.

## How it works:

- **Request your personalized link.** A unique URL tied directly to you.
- **Share it anywhere.** Add it to emails, renewal reminders, social media, texts, even your agency website.
- **Clients get a quote and apply online.** No medical exams required for most clients, with instant decisions available up to $5 million in coverage.
- **You earn commission automatically.** Applications are tracked to you. No forms, no follow-up needed.

### Where to use your link

- Email signatures and newsletters
- Renewal conversations and thank-you emails
- Social media posts and online ads
- Text message check-ins
- Business cards and postcards

Think of Quote-to-Apply as your always-on revenue stream — working quietly in the background while you focus on your core business.

**Get your personalized link**

# Built for the way you do business.

We know your time is valuable, and adding new revenue streams shouldn't mean adding more complexity. That's why we've designed a solution that works seamlessly alongside your health insurance business — no life insurance expertise required.

With Banner Life Insurance Company and Quote-to-Apply, you can offer your clients a simple, modern path to life protection while creating new earning potential for yourself.

| Feature | How it benefits you |
|---|---|
| Quote-to-Apply | Your personalized, always-on lead generator that ties every application back to you. |
| Instant, exam-free decisions | Clients can get coverage up to $5 million without the hassle of exams or paperwork. |
| Fully digital experience | No paperwork for you or your clients — just a fast, simple online application. |
| Trackable commissions | You're notified when clients apply and paid without chasing down paperwork. |
| Trusted carrier partner | Partner with Banner Life, known for reliable, competitive term life insurance. |

You're already a trusted advisor. Now you can be their one-stop solution for complete protection and boost your bottom line in the process.

# Build a sales mindset without changing your business model.

A tried and true sales strategy to incorporate term life insurance into your business.

### Step 1: Identify natural conversation triggers.

- During enrollment for ACA or private plans
- At COBRA consultations or loss of employer coverage
- When reviewing Medicare or supplemental plans
- Any time a client mentions dependents, debt or income security

### Step 2: Position life insurance as the missing piece.

- “We’ve made sure your health is covered. Now let’s talk about how to protect your family’s future.”
- “If something happened to you, would your family be able to cover the bills or keep the home?”
- “This is one of the most affordable and impactful ways to help provide protection for the people you care about.”

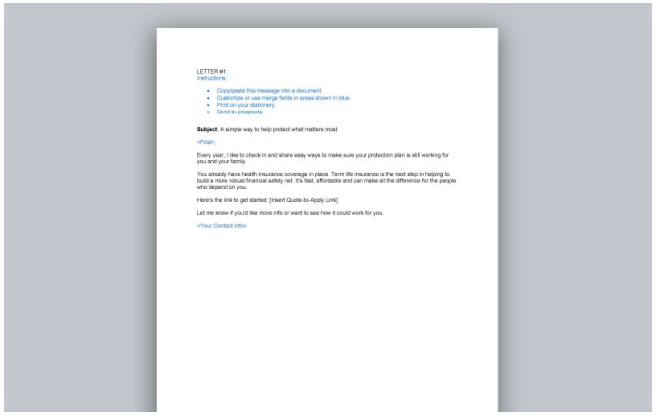
### Step 3: Use the 1-2-3 method.

1. Mention it: “Have you thought about how your family would cover the mortgage if something happened?”
2. Link it: “Here’s an easy way to explore options. You can apply right from this link.”
3. Follow up: “Did you have a chance to check that out? Rates are better the younger and healthier you are.”



# Communication templates

Start the conversation or keep it going with plug and play messages about term life insurance.



LETTER #1:
Instructions:

- Copy/paste this message into a document
- Customize or use merge fields in areas shown in blue.
- Print on your stationery.
- Send to prospects

**Subject**: A simple way to help protect what matters most

<First>,

Every year, I like to check in and share easy ways to make sure your protection plan is still working for you and your family.

You already have health insurance coverage in place. Term life insurance is the next step in helping to build a more robust financial safety net. It's fast, affordable and can make all the difference for the people who depend on you.

Here's the link to get started: [Insert Quote-to-Apply Link]

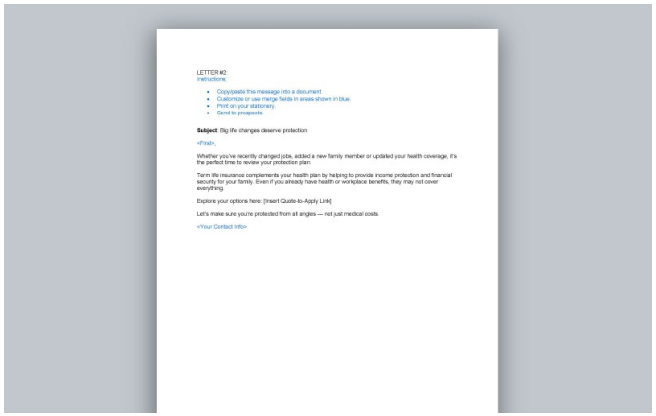
Let me know if you'd like more info or want to see how it could work for you.

<Your Contact Info>

## Communication template #1:

General outreach or annual check-in

Download letter



LETTER #2:
Instructions:

- Copy/paste this message into a document
- Customize or use merge fields in areas shown in blue.
- Print on your stationery.
- Send to prospects

**Subject**: Big life changes deserve protection

<First>,

Whether you've recently changed jobs, added a new family member or updated your health coverage, it's the perfect time to review your protection plan.

Term life insurance complements your health plan by helping to provide income protection and financial security for your family. Even if you already have health or workplace benefits, they may not cover everything.

Explore your options here: [Insert Quote-to-Apply Link]

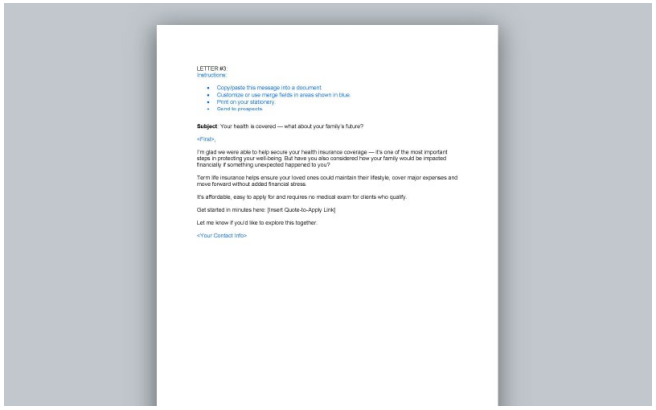
Let's make sure you're protected from all angles — not just medical costs.

<Your Contact Info>

## Communication template #2:

During life events or coverage reviews

Download letter



LETTER #3:
Instructions:

- Copy/paste this message into a document
- Customize or use merge fields in areas shown in blue.
- Print on your stationery.
- Send to prospects

**Subject**: Your health is covered — what about your family's future?

<First>,

I'm glad we were able to help secure your health insurance coverage — it's one of the most important steps in protecting your well-being. But have you also considered how your family would be impacted financially if something unexpected happened to you?

Term life insurance helps ensure your loved ones could maintain their lifestyle, cover major expenses and move forward without added financial stress.

It's affordable, easy to apply for and requires no medical exam for clients who qualify.

Get started in minutes here: [Insert Quote-to-Apply Link]

Let me know if you'd like to explore this together.

<Your Contact Info>

## Communication template #3:

After health enrollment

Download letter

**Download the templates and copy the content. Paste into a platform of your choice to reach more clients and get cases placed quickly.**



# Social media templates

Three in four Americans use social media and average 6.5 different social platforms per month.[1]

Meet your clients where they are.

[1]Pew research, 2024

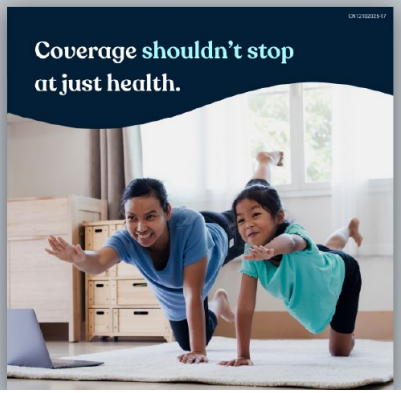



## Complete the picture

You've got coverage for doctor visits, prescriptions and unexpected illness.

But what about your family's financial security if the unexpected happens?

Download image

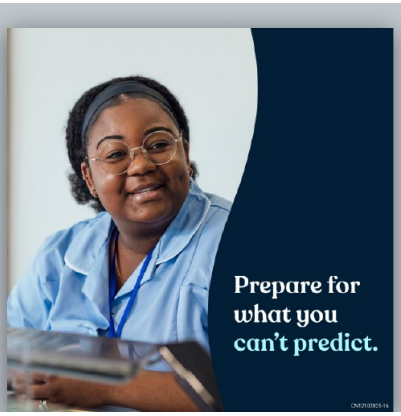



## Beyond the benefits

Health insurance is a great first step.

Term life insurance takes it further — helping to protect your family's income, home and future.

Download image




## Life is unpredictable

You plan for checkups, prescriptions and open enrollment.

But some of life's biggest challenges aren't on a calendar.

Download image

**Download the image and copy the corresponding caption. Paste into a social platform of your choice to reach more prospective clients.**

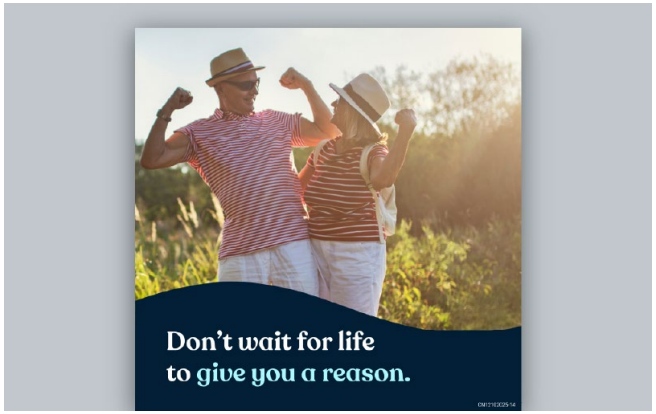



## The gift of security

Term life insurance isn't for you — it's for them.

Help your family stay financially secure, no matter what. Because their future is worth protecting.

Download image

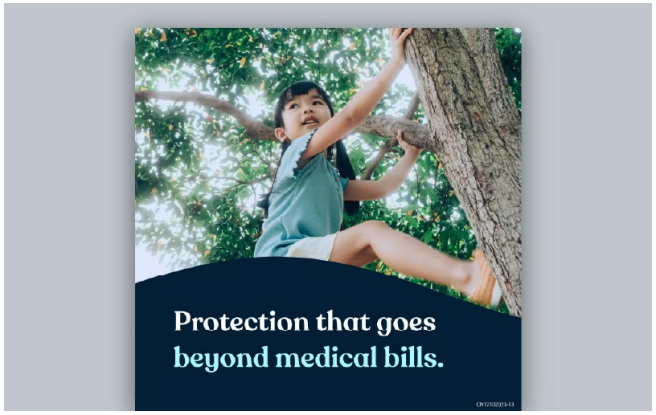



## A healthy move

You're in good health — and that's the best time to secure term life insurance.

The younger and healthier you are, the more affordable your coverage may be.

Download image




## The real safety net

Health insurance keeps you covered during illness. Term life insurance helps keep your family covered after it.

One helps you heal. The other helps them stay whole.

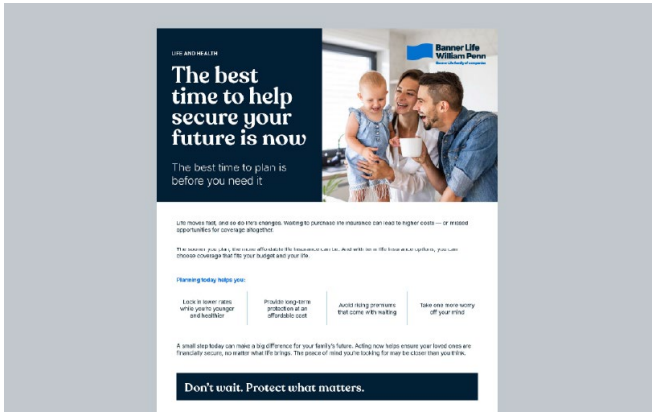
Download image

**Download the image and copy the corresponding caption. Paste into a social platform of your choice to reach more prospective clients.**



# Client flyers

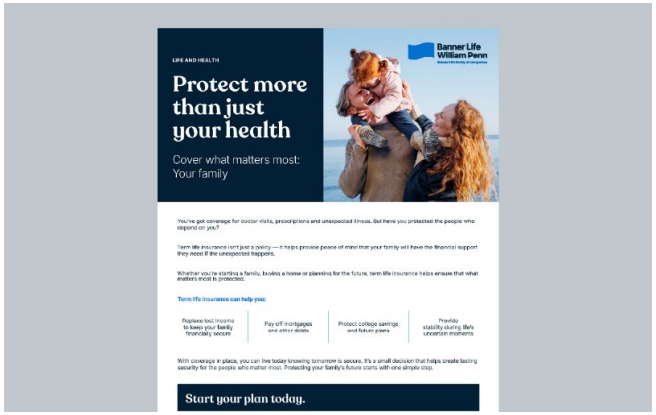
Term life insurance doesn't have to be complicated. Help clients understand the importance so you can start closing more deals.




## Client flyer #1:

The best time is now

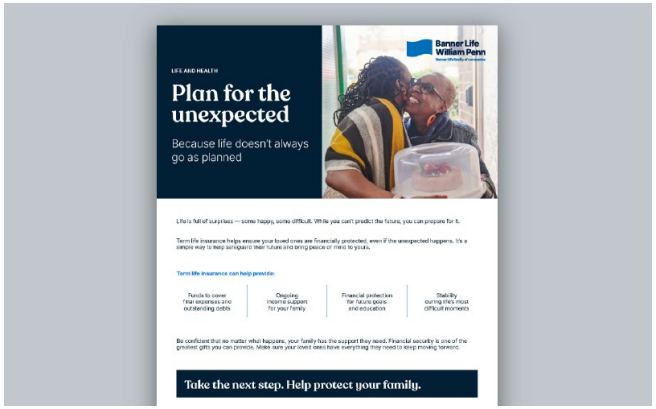
Download flyer




## Client flyer #2:

More than your health

Download flyer




## Client flyer #3:

Plan for the unexpected

Download flyer

**Download the flyer and attach in an email to help current and prospective clients understand the benefits of term life insurance.**



# Objection handling

Help clients see the value of term life insurance even if they aren't fully bought in.

# Overcoming objections

Confident, simple responses to the most common client objections.

1. **I have life insurance through work.**

   Response: “That’s a great start, but most group policies only cover one or two times your salary — and that’s rarely enough to fully protect a family. Plus, if you change jobs or retire, that coverage likely goes away. This gives you long-term security that follows you wherever life takes you.”

2. **I’ll get to it later.**

   Response: “I totally understand. It’s one of those things we all push off. But the truth is, term life insurance only gets more expensive as you age. Locking in a rate now could save you thousands over time, and it gives you immediate peace of mind.”

3. **It’s too expensive.**

   Response: “Most people are surprised at how affordable term life insurance actually is. It often costs less per month than streaming services or daily coffee runs. And the financial protection it provides is worth every penny.”

4. **I don’t want to deal with a medical exam.**

   Response: “Good news! You may not have to. Most of my clients qualify for coverage without a medical exam, and the application process is fully online. It’s quick, easy and hassle-free.”

5. **I’m young and healthy. I don’t need it yet.**

   Response: “That’s exactly why now is the perfect time. You’ll lock in the lowest possible rates, and buying while you’re healthy means you’re guaranteed coverage even if your health changes later.”

6. **I’m not sure how much coverage I actually need.**

   Response: “Great question. That’s exactly why I recommend starting with a quick quote through my link. It helps you explore coverage options based on your current lifestyle, family situation and goals.”

# Frequently asked questions

Everything you and your clients need to know to make life insurance sales easy and effective.

1. **Do I need a life insurance license to earn commission?**

   Yes. To earn commission, you must be a licensed life insurance agent and appointed in each state you conduct business. In most states, you can simply drop your first ticket with Banner Life Insurance Company and we'll take care of the necessary state appointments on our end.

   Our team can help clarify state requirements and answer any questions you may have.

2. **How much time does this actually take?**

   Just a few minutes to request and share your personalized link. That's it. You don't have to handle applications, paperwork or follow-ups. Clients complete everything online, and you receive notifications when someone applies.

   This is truly passive income — working for you in the background while you focus on your core business.

3. **How do I know when a client applies or purchases coverage?**

   You'll receive automated email notifications when a client uses your link to apply for coverage. And because every application is tied directly to your personalized link, tracking is automatic. No manual work, no guesswork and no missed opportunities.

4. **How much can I earn by offering term life insurance?**

   Your earnings depend on how frequently you share your link and how many clients apply for coverage. There's no limit to how often you can promote your link, and no cap on how much you can earn.

   Many agents start by including the link in their email signature, client newsletters and social media posts — turning every communication into a passive income opportunity.

5. **How does Quote-to-Apply benefit my clients? It's fast and fully digital — no paperwork required.**

   - Most clients can secure coverage without a medical exam.
   - They can receive instant decisions and qualify for up to $5 million in coverage.
   - The application process is completed on their time, from any device.

   This creates a stress-free, modern way for your clients to protect what matters most — and they'll appreciate you making it easy for them.

### 6. What if a client doesn't qualify for exam-free coverage?

If a client doesn't qualify for instant, exam-free coverage, the process seamlessly moves to our dedicated underwriting team. We handle the communication, help your client through the next steps and keep you informed throughout the process.

Your involvement is minimal, and your commission is still protected if the client completes their application.

### 7. Are there any costs or obligations for me to offer Quote-to-Apply?

No, there are no hidden costs or obligations. Quote-to-Apply is a value-added solution we provide to help you grow your business and deepen client relationships.

You're free to use it as much or as little as you like, but the more you share, the greater the earning potential.

### 8. Is there a limit to how often I can share my link?

Not at all. You're encouraged to use your link as widely as possible — in emails, renewal notices, social media posts, text messages, printed materials and more. The more visibility your link has, the more opportunities you create for clients to explore life insurance and for you to earn commission.

### 9. How do I introduce term life insurance without sounding pushy?

Think of it as a natural extension of the protection conversations you're already having. You're not "selling" — you're helping clients cover a critical gap they may not have considered.

Try using language like:

- "Have you thought about how your family would cover expenses if something happened to you?"
- "I have an easy way for you to check this off your list. Here's a link to explore options at your convenience."

It's about offering solutions, not adding pressure.

### 10. What if I have more questions or need help?

Our dedicated support team is here to answer any questions and help you make the most of this opportunity. Whether you need guidance on using your link, understanding commissions, or promoting life insurance effectively, we're just a call or email away.

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