

Banner Life Insurance Company Information

CURRENT CARRIER

Banner Life Insurance Company

COMPANY DETAILS ([back to top](#))

Name:	Banner Life Insurance Company
Description:	Banner Life Insurance Company is a wholly owned subsidiary of Legal and General Group Plc.
Website:	
Customer Service:	1-800-638-7069
Address:	1701 Research Boulevard Rockville, MD 20850
Offered by QuickQuote in:	All states except for MT, NY, WY
Year Founded:	1949
<u>AM Best Rating:</u>	A+ as of 2009
<u>S&P Rating:</u>	AA-

Included Term Life Product Features

Conversion Option:	Included with no extra premium. The policy is convertible for the duration of the guaranteed level premium or up to age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.
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Optional Term Life Product Features

Waiver of Premium Rider:	Available with extra premium. The company will waive all premiums that are due during the total disability if proof of total disability is provided and such total disability has then existed continuously for at least six months. Coverage ceases at age 59. Issue ages are 20-55 for the 10, 15 and 20 year products and ages 20-50 for the 30 year product. Please email or call for details and premium rates.
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Other Information

Legal Information

COMPANY PLANS([back to top](#))

OPTerm 10	10-year term life insurance with rates guaranteed for 10 years.
OPTerm 15	15-year term life insurance with rates guaranteed for 15 years.
OPTerm 20	20-year term life insurance with rates guaranteed for 20 years.
OPTerm 30	30-year term life insurance with rates guaranteed for 30 years.

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