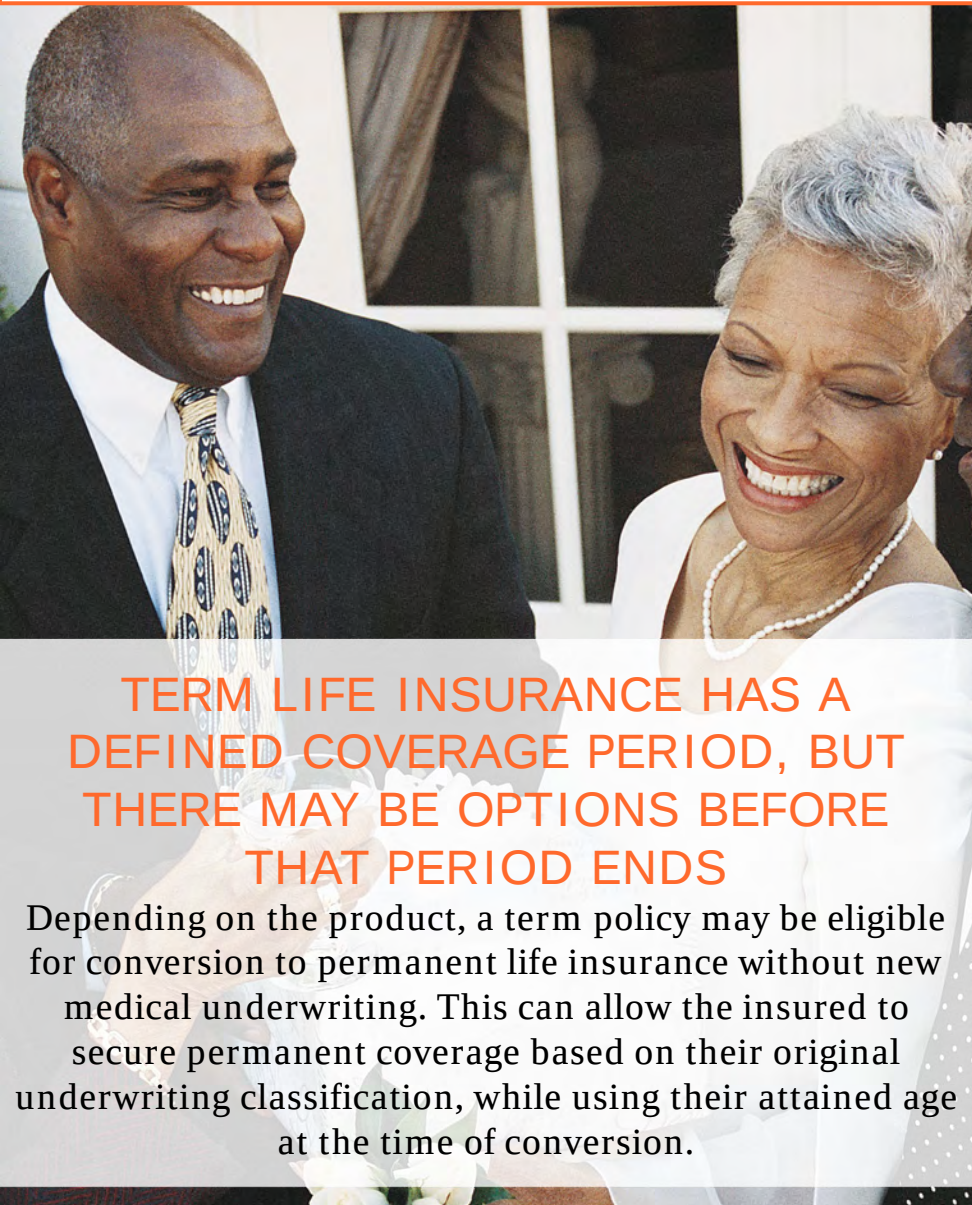


TERM CONVERSION INSURANCE DISCUSSION PROMPTS



**TERM LIFE INSURANCE HAS A
DEFINED COVERAGE PERIOD, BUT
THERE MAY BE OPTIONS BEFORE
THAT PERIOD ENDS**

Depending on the product, a term policy may be eligible for conversion to permanent life insurance without new medical underwriting. This can allow the insured to secure permanent coverage based on their original underwriting classification, while using their attained age at the time of conversion.

Do you have existing term policies that were originally intended for a temporary need but may now be better suited to a permanent need?

Have you experienced a recent change in health that could affect your ability to qualify for new life insurance coverage?

Are you interested in exploring options for exiting a term policy that may provide a potential refund on your investment?



DON'T LEAVE YOUR LEGACY TO CHANCE

Contact us to review your plan, identify potential gaps, and design solutions to help preserve your legacy for generations to come.

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