



Strong Conversion Privileges

Help your clients get more out of their term policy using the liberal conversion privileges that come with a Term Life Answers policy. Your clients will have the opportunity to convert into any permanent policy offered by United of Omaha at the time – no questions asked!

The convertibility windows are:

- Anytime before age 75 on a 10-, 15- or 20-year policy – *even if the original term has expired**
- During the first 20 years for a 30-year policy

*In NY, before age 66 or during first five years after policy issue, whichever is later.

How Important is Convertibility?

Let's suppose your 35-year-old client purchased a term policy because it was affordable and met his short term needs. At age 40, he was diagnosed with Systemic Lupus. Now, at age 52, he has a need for permanent insurance. Without convertibility, there aren't many affordable options you can offer him.

Because he has Term Life Answers, he is able to convert into a permanent policy using the same Preferred class he was at when he purchased his original policy.

What's even better? You get *full commission* on the sale as long as the term policy has been in force for 12 months.

*Give your clients options for the future.
Offer them a Term Life Answers policy.*



UNITED OF OMAHA LIFE INSURANCE COMPANY
COMPANION LIFE INSURANCE COMPANY
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