

## Life Insurance

# SECURING LIFELONG COVERAGE

Transition from Term to Permanent



Life circumstances can change quickly. You may have purchased your term policy to guarantee your children's education, to secure your mortgage or simply to avoid the higher premiums for a permanent product. Since then, your budget may have changed or you may have realized your insurance needs go beyond the temporary coverage that a term policy provides.

Though you may keep your term policy in force after the guaranteed term period, it can be expensive to do so because your premiums increase annually. One alternative is to apply for a new policy, which will require you to go through the underwriting process again. If your health has changed drastically, you risk being declined and left uninsured.

Cincinnati Life offers you another alternative: convert your term policy to an eligible permanent policy at any point through the end of your guaranteed term period or the policy anniversary following your 70<sup>th</sup> birthday, whichever comes first.

You have the flexibility to convert the entire policy or only a portion. If you opt for a partial conversion from term to permanent, you can make incremental transitions as your needs and budget change. You can choose to either continue the remaining benefit for the remaining term period or cancel the policy - whichever meets your family's financial needs.

Consider some advantages of converting to a permanent product:

- Requires no medical underwriting
- Allows you to secure a lifetime death benefit when you need it most
- Locks in future rates for the life of your policy

Let's reevaluate your existing life insurance policies and find out if you have the right types and amounts of coverage to meet your family's needs as they are today. You have no obligation to alter your present policies or to buy any new ones.

For more information, please contact your local independent insurance professional recommending coverage.



*Everything Insurance Should Be®*

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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