

Case Scenario

Conversion with medical challenges



Client: Nadia, 50, and Daniel, 51

Insurance Needs

Nadia, 50, and Daniel, 51, have reached a key milestone in their financial journey. With their mortgage fully paid off, they are now focused on securing long-term financial stability. As their temporary FlexTerm policy approaches renewal and age-related health concerns arise, they need a permanent, reliable coverage solution.

Health Profiles

Both Nadia and Daniel have experienced health challenges in recent years. Daniel was diagnosed with sleep apnea two years ago and remains stable with regular medical follow-ups. Nadia has managed an arrhythmia diagnosis for the past five years with blood thinners.

Eligibility

They can convert to an Assumption Life permanent underwritten product without proof of insurability – approval is guaranteed!

Tailored Solution

Nadia and Daniel opt for a \$100,000 joint first-to-die **Non-Participating Whole Life** policy to cover their final expenses and other obligations.

By choosing the **20-pay option**, they secure permanent coverage while ensuring their premiums are fully paid early in retirement, easing financial commitments.

Total monthly premium: \$310.59

Have clients like Nadia and Daniel in mind?

[Contact your Director of Business Development](#) today to explore how Assumption Life's solutions can meet your clients' needs!