

Case Scenario

Navigating a Conversion with an Existing Rating



Client: Linda, 59 years old

Insurance Needs

Linda, a 59-year-old non-smoker, is approaching the renewal of her traditional Term 30 policy. She is considering converting it to permanent coverage to ensure final expense protection and leave a legacy. However, a 200% rating on her existing Term policy has made this conversion financially unfeasible.

Health Condition

Linda has managed hypothyroidism for 35 years with regular blood tests and doctor visits to monitor her stable condition. She was diagnosed with type 2 diabetes 20 years ago, and while her condition remains well-controlled, the introduction of a new medication 7 months ago has improved her health.

Qualifies for

Immediate simplified issue coverage up to \$500,000 with **Assumption Life's Platinum Protection**.

Tailored Solution

Platinum Protection Whole Life offers an affordable, simplified issue solution, allowing Linda to secure \$100,000 in permanent coverage for final expense protection and legacy planning.

Total monthly premium: \$248.94

Have a client like Linda in mind?

Contact your Director of Business Development today to explore how **Assumption Life's Platinum Protection** plan can meet their needs!