

#1 Key

Question to
ask at the start
of *EVERY*
term
conversion
presentation:

“Before we
begin, there is
one important
question that I
need to ask
you.

How long
would you like
your life
insurance to
stay in force?”

TERM	PERMANENT
↓ • LOW COST - INITIALLY	• HIGHER COST - INITIALLY ↑
↑ • COST GOES UP	• COST IS LEVEL =
∅ • NO EQUITY	• EQUITY \$
* • COVERAGE ENDS	• COVERAGE NEVER ENDS

