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New Term Conversion Opportunities Now Available

Effective immediately, the required minimum face amount for inforce GT Platinum and Level Best Platinum products has been reduced from \$500,000 to \$100,000.

Term Conversion Opportunities and Requirements

This change creates new term conversion opportunities and requirements to be aware of:

- Customers have more flexibility to convert only a portion of their policy.
- As long as customers keep at least \$100,000 of the face amount on their current in-force policy, they can extend their protection by converting the rest of it to a permanent life insurance policy without having to go through underwriting.
- The premium rates for face amounts below \$500,000 will be the same as the premium rates used for face amounts of \$500,000 and above.
- Over time, the premiums for the permanent policy may be more favorable than the premiums for the term policy. Remember that for these term policies, the premium increases annually after the end of the level premium period.
- Conversion requirements contained in the term policy must still be met.

Eclipse Illustrations

The Eclipse software available to producers will not be updated. Please contact the home office to request an illustration.

For more information, please contact your marketing organization or call the home office at 888-525-7355.

Life insurance products are issued by Allstate Life Insurance Company: Northbrook, IL and Lincoln Benefit Life Company: Lincoln, NE.

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