

## Encourage term life as a starting point for new customers.



Think about your customers with permanent policies. Many of them are probably pretty settled into life—40 to 60 years old, empty nest, thinking about retirement. But they most likely didn't have universal life coverage when they were getting married and starting families.

Oftentimes younger individuals aren't ready to jump right into UL policies, and this is important to remember when working with new customers. They may need a simpler, more affordable option. In these situations, term life insurance could be a great solution.

**New customers may not be ready for the more versatile coverage offered through a universal life policy, but that doesn't mean they won't be in the future. Through TrueTerm, you can get them off to a great start with life insurance.**

By helping customers purchase term coverage that meets their current needs and fits within their budget, you can demonstrate that you understand where they are in life. This will help to build a relationship based on consideration and trust. You're also locking in their insurability, which can become very important as they age.

Over time, you can check in with your customers, grow the relationship, and conduct life insurance reviews to see whether their needs have changed. This is especially critical before the conversion period ends on the policy's 10th anniversary (or before they turn 60, if earlier). And if your customers reach a point when they could afford—and benefit from—permanent coverage, you can transition them to one of LBL's UL policies during the conversion period without the burden of additional underwriting.<sup>1</sup>

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<sup>1</sup> Terms, limitations, and additional costs will apply.

All guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

Neither Lincoln Benefit Life nor its agents and representatives can give legal or tax advice.

TrueTerm<sup>SM</sup> is a term life insurance policy issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. TrueTerm<sup>SM</sup> is available in most states with contract series LP0600 and rider series LR0601, LR0603, LR0806, LR0604, and LR0605.

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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