

# Term Insurance Facts

- 1) More than 90% of all TERM policies are terminated or converted to WHOLE LIFE Insurance.
  - 2) 45% are converted within the 1<sup>st</sup> year
  - 3) 72% are converted within 3 years
  - 4) Less than 10 term polices out of 100 term policies last the period for which it is written
  - 5) After 15 years, LESS than 1% of all term policies are still in force
  - 6) **\*\*\*ONLY 1% OF ALL TERM POLICIES SOLD RESULT IN A DEATH CLAIM\*\*\***
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Now that you know this: If your goal is to protect your loved ones, Doesn't it make more sense to have a whole life policy that is **GUARANTEED** to pay out rather than a policy that pays out less than 1% of the time.