



Term Rescue Program

Don't Let Your Term Policy Expire

Many term life policies are set to expire with no value. The Abacus Term Rescue Program allows advisors to convert qualifying policies into permanent coverage that can be sold for cash—giving clients a no-cost payout and positioning you as a problem-solver when coverage is no longer needed.

How It's Worked for Others

MALE, AGE 61 | \$750k Term

- 20-Year Term (Issued 1999)
- Converted to Adjustable UL
- UL Premiums: \$25.5K annually
- **Received \$15K + \$6.4K premium reimbursement**

FEMALE, AGE 65 | \$1M Term

- 10-Year Term (Issued 2014)
- Converted to Adjustable UL
- UL Premiums: \$22.2K annually
- **Received \$20K**

Simple Process, No Guesswork



What You'll Need



A convertible term policy



Sample conversion illustration



Completed health summary

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