

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

**Subject: Important Anniversary Notice Regarding Your Term Life Insurance Policy:
[Policy Number]**

Dear [Policyholder Name],

As the anniversary of your term life insurance policy approaches on [Policy Anniversary Date], we would like to remind you of a valuable feature included in your coverage: the **Conversion Option**.

Your current term policy provides essential protection for a specific period. However, your policy includes a provision that allows you to convert all or a portion of your current term coverage into a permanent life insurance policy without the need for a new medical examination or evidence of insurability.

Why consider converting your policy?

- **Lifetime Protection:** Permanent coverage does not expire as long as premiums are paid.
- **Cash Value:** Permanent policies can build cash value over time.
- **Fixed Premiums:** Secure a rate that will not increase as you get older.
- **No Medical Exams:** Your right to convert is guaranteed regardless of changes in your health.

Please note that the option to convert is subject to time limits defined in your policy. To ensure you do not lose this benefit, we recommend reviewing your options before [Conversion Deadline Date].

If you would like to receive a personalized quote for a permanent policy or wish to discuss how a conversion fits into your long-term financial goals, please contact your agent, [Agent Name], at [Agent Phone Number] or reply to this letter.

Thank you for trusting [Insurance Company Name] with your protection needs.

Sincerely,

[Sender Name]

[Title]

[Insurance Company Name]