



## Conversion

### Keep Your Life Insurance: After Retirement, After Coverage Termination



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Your Life Insurance policy contains a feature called Conversion that allows you to convert your group coverage into an individually owned policy. The policy will change from Group Term Life Insurance into an individual Whole Life Insurance policy.

#### Why Should I Convert?

You may want to take advantage of Conversion if you leave employment, are terminated, or retire because you no longer have your employer-sponsored coverage.

When you terminate employment or retire, you may convert the Group Life insurance coverage without answering medical questions. Converted coverage is guaranteed to all eligible employees regardless of your state of health.\* Please note that premium payments are often higher.

#### How Do I Apply?

All of the following must be completed within 31 days following your coverage termination:

1. When your coverage ends, your Human Resources or Benefits Department will provide the following form to you: Notice of Conversion Right.
2. If you'd like to see a coverage illustration, you may request a quote from Kansas City Life using the contact information provided with the Conversion Application.

3. If you would like to apply for Life Insurance conversion, you and your employer need to complete the Application for Conversion of Group Life Insurance.
4. Submit the completed application and the first month's premium payment to Kansas City Life Insurance Company (KCL).

#### Additional Questions?

Department for further questions.

*\*Refer to your Certificate of Coverage regarding eligibility for this benefit.*

*Group Policy form PJ420; Certificate form CJ420. Form numbers may vary by state. Coverage may not be available in all states.*



**KANSAS CITY LIFE**

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