

LAW POLICIES  
COMPLIANCE



## GROUP LIFE INSURANCE CONVERSIONS

### Outsource the administration and liability of your future life conversion policies

#### Disadvantages of Managing In-house

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##### Individual Applications

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Interacting with and confirming eligibility of life conversion applicants is time consuming and costly. Missing state-mandated deadlines is expensive.

##### Years of Administration

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Group life is usually term insurance; individual whole life is permanent insurance that can run for decades.

##### Whole Life Product Administration

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Whole life administration entails filing forms, issuing policies, premium collection, cash values and more.

##### Excess Mortality

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Mortality in the first year after conversion is much higher than standard mortality.

#### Advantages of Outsourcing

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Our professionals handle thousands of transactions in compliance with state-mandated deadlines.

Day-to-day administration of individual policies is no longer your concern.

No need to build or maintain the infrastructure to support day-to-day whole life policy administration.

You no longer bear the risk or volatility of excess mortality, providing you with capital relief.

*Since 1990...Our success can only follow yours.®*

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