Term Conversion Rules By Carrier



Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
AIG AIG Select-a-Term 10, 15-30, 35; US Life of NY Select-a-Term 10, 15-30, 35	Available to earlier of the end of the level premium period or age 70	All single-life permanent products in yrs 1-8 (10 yr term) or yrs 1-10 (all other term lengths) Protection Extend IUL or Elite WL 2 in yrs 9-10 (10 yr term) or yrs 11+ (all other term lengths)	No	Yes
AMERICAN NATIONAL Signature ART, 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 65, but not less than 5 years; ART can be converted to 20 or 30 yr term in first 3 yrs	All single life permanent products	Yes	Yes
Assurity Term Life 10, 15, 20, 30	Available during the first 9 yrs (10 yr term), 13 yrs (15 yr term), 18 yrs (20 yr term), 28 yrs (30 yr term) but not beyond the anniversary nearest the insured's age 65	All single life permanent products	Yes	Yes
EQUITABLE BrightLife Term 10, 15, 20	Available to the earlier of the end of the level premium period or age 70	All single life permanent products	Yes	Yes

Term Conversion Rules By Carrier



Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
John Hancock Protection Term 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 70	Yrs. 1-4: All single-life permanent products (yrs. 1-4 include survivorship); Yrs. 5+: Varies by Vitality status -- if Platinum or Gold in each of 3 years before conversion, then to any single-life permanent product, otherwise to a single permanent product made available	No	Yes
John Hancock Vitality Term 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 70	Yrs. 1-4: All single-life permanent products (yrs. 1-4 include survivorship); Yrs. 5+: Varies by Vitality status -- if Platinum or Gold in each of 3 years before conversion, then to any single-life permanent product, otherwise to a single permanent product made available	No	Yes
Legal & General America OPTerm 10, 15, 20, 25, 30, 35, 40	Convertible for the level premium period or up to age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first 5 policy years.	Life Step UL	No	Yes
Lincoln Financial Group LifeElements Term 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 70	All single-life permanent products first 7 years; limited portfolio years 8+	No	Yes

Term Conversion Rules By Carrier



Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
Lincoln Financial Group® TermAccel 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 70	All single-life permanent products first 7 years; limited portfolio years 8+	No	Yes
United of Omaha Term Life Answers 10, 15, 20, 30	10 yr: ages 18-72, to earlier of 10 yrs or age 75; ages 73+, first 2 policy yrs only 15 yr: earlier of 15 yrs or age 75 20 yr: earlier of 20 yrs or age 75 30 yr: first 20 policy yrs only	All single life permanent products	No	No
United of Omaha Term Life Express 10, 15, 20, 30	Convertible after policy year 2 through the lesser of the end of the level term period, or the policy anniversary following the Insured's 70th birthday	GUL Express, IUL Express, Whole Life	No	No
National Life Group® Level Term ART, 10, 15, 20, 30	ART/10 yr: 10 yrs 15 yr: 12 yrs 20 yr: 15 yrs 30 yr: 20 yrs	All single life permanent products	No	Yes
Nationwide® YourLife GLT 10, 15, 20, 30	10 yr: earlier of 10 yrs or age 65 15 yr: earlier of 15 yrs or age 65 20 yr: earlier of 20 yrs or age 65 30 yr: earlier of 20 yrs or age 65	All single life permanent products	No	Yes

Term Conversion Rules By Carrier

Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
NORTH AMERICAN A Sammons Financial Company ADDvantage Term 10, 15, 20, 30	During the level premium period of the policy, or to age 75 (69 for ADDvantage 30), whichever is earlier. The conversion period is never less than five years, regardless of issue age. (see chart below)	All single life permanent products	No	Yes

Plan	Issue Ages	Conversion Period
ADDvantage 10	18-64	10 years
	65-70	To age 75
	71-75	5 years
ADDvantage 15	18-59	15 years
	60-70	To age 75
ADDvantage 20	18-54	20 years
	55-65	To age 75
ADDvantage 30	18-39	30 years
	40-55 (NT) 50 (Tob.)	Through age 69

PACIFIC LIFE PL Promise Term 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 70	PL Conversion UL	No	Yes
PennMutual Penn Mutual Guaranteed Convertible Term 10, 15, 20, 30	Available to the earlier of the end of the level premium period (to yr 20 on 30 yr term) or age 70	All permanent products (including survivorship)	Yes	Yes

Term Conversion Rules By Carrier



Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
Principal Term 10, 15, 20, 30	Available during the first 7 yrs (10 yr term), 12 yrs (15 yr term), 15 yrs (20 yr term), 20 yrs (30 yr term) or to age 70; full convertibility with Conversion Extension Rider	All single life permanent products	No	Yes
Protective. Classic Choice Term 10, 15, 20, 30	Convertible to earlier of yrs 2-8 (10 yr), yrs 2-13 (15 yr), yrs 2-18 (20 and 30 yr), or to age 70	Any single-life permanent product in yrs 1-5; ProClassic Legacy UL (ProClassic UL II NY in NY) or Non-Par WL to the end of the conversion periods	No	Yes
Protective. Custom Choice 10, 15, 20, 30	Option to exchange to UL for first 20 policy yrs, up to age 70, without underwriting	All single life permanent products	No	Yes
Prudential Term Elite 10, 15, 20, 30	Available to the earlier of the end of the level premium period or policy anniversary on or after insured's 65th birthday; never less than 5 years	All permanent products (including survivorship)	Yes	Yes
Prudential Term Essential 10, 15, 20, 30	Available to the earlier of the end of the level premium period or policy anniversary on or after insured's 65th birthday; never less than 5 years	All permanent products (including survivorship)	No	Yes

Term Conversion Rules By Carrier

Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
securian FINANCIAL™ Advantage Elite Select Term 10, 15, 20, 30	Convertible for the first 5 yrs; for the lesser of full level premium period or to age 75 with Extended Coverage Agreement	All permanent products (including survivorship)	Yes	Yes
SYMETRA RETIREMENT | BENEFITS | LIFE Level Term 10, 15, 20, 30	Lesser of 10 years or age 70	All single life permanent products	Yes	No
TRANSAMERICA Transamerica Trendsetter Super Term 10, 15, 20, 25, 30	Available to the earlier of the end of the level premium period or age 70 (age 75 for Preferred Plus)	Yrs. 1-5: Lifetime WL-CV, Financial Foundation IUL. Yrs. 6+: only Lifetime WL-CV.	No	Yes
TRANSAMERICA Transamerica Trendsetter LB 10, 15, 20, 25, 30	Available to the earlier of the end of the level premium period or age 70 (age 75 for Preferred Plus)	Yrs. 1-5: Lifetime WL-CV, Financial Foundation IUL. Yrs. 6+: only Lifetime WL-CV.	No	Yes

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