

# Term Conversion Rules By Carrier



Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
 <a href="#"><u>AIG Select-a-Term 10, 15-30, 35; US Life of NY Select-a-Term 10, 15-30, 35</u></a>	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)	Yes	Yes
 <a href="#"><u>Signature 10, 15, 20, 30</u></a>	Available to the earlier of the end of the level premium period or age 65, but not less than 5 years	All single life permanent products	Yes	Yes
 <a href="#"><u>Term Life 10, 15, 20, 30</u></a>	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
 <a href="#"><u>BrightLife Term 10, 15, 20</u></a>	Available to the earlier of the end of the level premium period or age 70	All single life permanent products	Yes	Yes

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 <a href="#"><u>Protection Term 10, 15, 20, 30</u></a>	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
 <a href="#"><u>Vitality Term 10, 15, 20, 30</u></a>	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
 <a href="#"><u>OPTerm 10, 15, 20, 25, 30, 35, 40</u></a>	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

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 <a href="#"><u>LifeElements Term 10, 15, 20, 30</u></a>	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
 <a href="#"><u>TermAccel 10, 15, 20, 30</u></a>	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
 <b>UNITED of OMAHA</b> <a href="#"><u>Term Life Answers 10, 15, 20, 30</u></a>	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
 <b>UNITED of OMAHA</b> <a href="#"><u>Term Life Express 10, 15, 20, 30</u></a>	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
 <b>Nationwide</b> <i>Is on your side</i> <a href="#"><u>YourLife GLT 10, 15, 20, 30</u></a>	Available to the earlier of the end of the level premium period or age 65	All single life permanent products	No	Yes

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 <u><a href="#">ADDvantage Term 10, 15, 20, 30</a></u>	<p>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)</p>	All single life permanent products	No	Yes																									
	<table border="1"> <thead> <tr> <th>Plan</th> <th>Issue Ages</th> <th>Conversion Period</th> </tr> </thead> <tbody> <tr> <td rowspan="3">ADDvantage 10</td> <td>18-64</td> <td>10 years</td> </tr> <tr> <td>65-70</td> <td>To age 75</td> </tr> <tr> <td>71-75</td> <td>5 years</td> </tr> <tr> <td rowspan="2">ADDvantage 15</td> <td>18-59</td> <td>15 years</td> </tr> <tr> <td>60-70</td> <td>To age 75</td> </tr> <tr> <td rowspan="2">ADDvantage 20</td> <td>18-54</td> <td>20 years</td> </tr> <tr> <td>55-65</td> <td>To age 75</td> </tr> <tr> <td rowspan="2">ADDvantage 30</td> <td>18-39</td> <td>30 years</td> </tr> <tr> <td>40-55 (NT) 50 (Tob.)</td> <td>Through age 69</td> </tr> </tbody> </table>	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			
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 <u><a href="#">PL Promise Term 10, 15, 20, 30</a></u>	Available to the earlier of the end of the level premium period or age 70	PL Conversion UL	No	Yes																									

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 <b>Penn Mutual</b> <u>Guaranteed Convertible</u> <u>Term 10, 15, 20, 30</u>	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
 <b>Principal<sup>SM</sup></b> <u>Term 10, 15, 20, 30</u>	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 permanent products (including survivorship)	No	Yes
 <b>Protective.</b> <u>Classic Choice Term 10, 15, 20, 30</u>	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 2-5; ProClassic Legacy UL or Non-Par WL to the end of the conversion periods	No	No
 <b>Protective.</b> <u>Custom Choice 10, 15, 20, 30</u>	Option to exchange to UL for first 20 policy yrs, up to age 70, without underwriting	All single life permanent products	No	No
 <b>Prudential</b> <u>Term Elite 10, 15, 20, 30</u>	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

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 <b>Prudential</b> <u><a href="#">Term Essentials 10, 15, 20, 30</a></u>	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
 <b>Sagincor</b> <u><a href="#">Sage Term 10, 15, 20</a></u>	Conversion may occur at any time prior to the policy anniversary following the insured's 70 <sup>th</sup> birthday	All single life permanent products in yrs. 1-5; Sage WL only in yrs. 6+	Yes	No
 <b>securian FINANCIAL™</b> <u><a href="#">Advantage Elite Select Term 10, 15, 20, 30</a></u>	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
 <b>SYMETRA</b> <small>RETIREMENT   BENEFITS   LIFE</small> <u><a href="#">Level Term 10, 15, 20, 30</a></u>	Lesser of 10 years or age 70	All single life permanent products	Yes	No
 <b>TRANSAMERICA</b> <u><a href="#">Transamerica Trendsetter Super Term 10, 15, 20, 25, 30</a></u>	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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 <u>Transamerica</u> <u>Trendsetter LB 10, 15,</u> <u>20, 25, 30</u>	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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