

Term Conversion Guidelines By Carrier



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Company/Product	Conversion Privilege	Products Available For Conversion	Conversion Credit?	Conversion in Year 1?
 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
 Value Plus Term 10, 15, 20, 30	Lesser of first 5 yrs or age 70; with Conversion Extension Rider, lesser of term period or age 70	All single life permanent products	Yes	No
 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
 AG 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
 Term Series 160 10, 15, 20	Available to the end of the level premium period or age 70 to: 10 yr.: 5 years 15 yr.: 7 years 20 yr.: 10 years ART: 5 years	All single life permanent products	Yes	Yes

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 Protection Term 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 70	Term 10: Yrs. 1-6 to any product (inc. survivorship); yrs. 7-10 to Conversion UL Term 15: Yrs. 1-8 to any product (inc. survivorship); yrs. 9-15 to Conversion UL Term 20: Yrs. 1-10 to any product (inc. survivorship); yrs. 11-20 to Conversion UL Term 30: Yrs. 1-12 to any product (inc. survivorship); yrs. 13-30 to Conversion UL	No	Yes
 Vitality Term 10, 15, 20, 30	Available to the earlier of the end of the level premium period or age 70	Same as Protection Term, except if the insured attained Gold or better Vitality status in each of the 3 most recent years prior to conversion, can convert to any product for more years, depending on term duration	No	Yes
 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
 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

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 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
 Vantage Term ART, 10, 15, 20, 25, 30	Without Extended Conversion Period (ECP): Lesser of year 10 and age 65 With ECP: 15 yr: Lesser of year 15 and age 65 20-30 yr: Lesser of year 20 and age 65	All single life permanent products	No	No
 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
 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
 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

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 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 permanent products (including survivorship)	Yes	Yes
 AD123 Level Term 10, 15, 20	Ages 18-65: 10 th anniversary Ages 66-70: anniversary at age 75 Ages 71+: 5 th anniversary	All single life permanent products first 5 years; limited portfolio years 6+	Yes	Yes
 ADDvantage Term 10, 15, 20, 30	10 yr, ages 18-69: earlier of 7 years or age 70 10 yr., ages 70+: 5 years 15 yr: earlier of 12 yrs or age 70 20 yr: earlier of 15 yrs or age 70 30 yr: earlier of 20 yrs or age 70	All single life permanent products	No	Yes
 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
 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 permanent products (including survivorship)	No	Yes

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 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
 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
 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; survivorship in first 10 years, up to \$5,000,000	All permanent products (including survivorship)	No	Yes
 Sage Term 10, 15, 20	Conversion may occur at any time prior to the policy anniversary following the insured's 70th birthday	Sage IUL available years 1-5; Sage WL available any year for conversion	Yes	Yes
 Level Premium Term 10, 15, 20, 25, 30	Available at any point prior to the earlier of the anniversary closest to age 70 or end of term period	WL products or Conversion UL	No	No
 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

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 Level Term 10, 15, 20, 30	Lesser of 10 years or age 70	All single life permanent products	No	No
 SwiftTerm 10, 15, 20, 30	Lesser of 10 years or age 70	Symetra CAUL	No	No
 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)	Early Conversion Period (ECP): Lifetime WL, Financial Foundation IUL, Financial Choice IUL After ECP: Lifetime WL only 10Y: ECP is first 5 yrs 15Y, 20Y: ECP is first 10 yrs 25Y, 30Y: ECP is first 15 yrs	No	Yes
 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)	Early Conversion Period (ECP): Lifetime WL, Financial Foundation IUL, Financial Choice IUL After ECP: Lifetime WL only 10Y: ECP is first 5 yrs 15Y, 20Y: ECP is first 10 yrs 25Y, 30Y: ECP is first 15 yrs	No	Yes

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