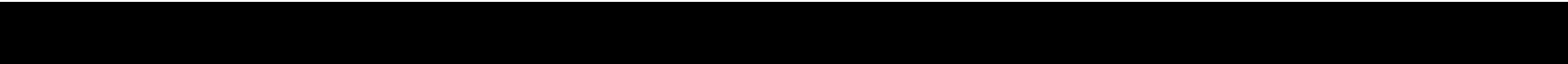


CARRIER	BANNER	COREBRIDGE
Product	OPTerm	Select-a-Term
Conversion Period	Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.	Earlier of level term period or age 70
Products Available for Conversion	LifeStep UL	Select-a-Term policies may be converted to any universal life insurance policy issued by American General Life Insurance Compan
Convertible to Survivor Products?	N/A	No
Death Benefit Options	N/A	Level, Increasing
Maximum Number of Conversions	No limit as long as product minimums are kept.	1

Waiver of Premium Convertible?	No	No
Waiver of Premium convertible if on waiver?	No	No
Minimum Waiting Period for Conversions	No minimum	None
Partial Conversions Permitted?	Yes as long as product minimums are kept.	Yes - remaining term must be at or above the required minimum to remain in force
Term Conversion Credits?	No	No



CARRIER	MASS MUTUAL	MUTUAL
Product	Extended Conversion Period Products	Term Life Answers

Conversion Period	Extended Conversion Period versions to the earlier of the end of the level period, 20 years or Age 65.	10yr: Issue Ages 18-72: Earlier of 10 years or age 75 Issue Ages 73+: First 2 years only 15yr: Earlier of 15 years or age 75 20yr: Earlier of 20 years or age 75 30yr: During first 20 years only
Products Available for Conversion	All except CareChoice products	Any permanent product available at the time of conversion. Product Availability may be limited due to minimum face amount requirements.
Convertible to Survivor Products?	Yes with limitation. Not a contractual right, but offered under current practice.	No
Death Benefit Options	All	Level, Increasing
Maximum Number of Conversions	N/A	No Maximum - can do multiple conversions as long as the policy is within the conversion period and within the minimum face amount as well.

Waiver of Premium Convertible?	Yes	No
Waiver of Premium convertible if on waiver?	Yes	No
Minimum Waiting Period for Conversions	Yes	After 30 Days
Partial Conversions Permitted?	Yes	Yes
Term Conversion Credits?	No	No



CARRIER	NORTH AMERICAN	PROTE
Product	ADDvantage Term	Classic Choice Term

Conversion Period	Conversion option: Earlier of age 70 or; 10 Year Term: First 7 policy years; 15 Year Term: First 12 policy years; 20 Year Term: First 15 policy years; 30 Year Term: First 20 policy years	Classic Choice Term conversion rights expire earlier of the level period less two years or the anniversary nearest the insured's 70th birthday, whichever comes first. (for 10-Year Term: Up to 8 years, for 15-Year Term: Up to 13 years, and for 20-, 25-, 30-, 35- and 40-Year Terms: Up to 18 years)
Products Available for Conversion	All currently available individual permanent life products. Also convertible to an increase in an existing product.	Policy convertible years 1-5 to: Protective Advantage Choice UL Protective ProClassic Legacy UL Protective ProClassic II UL Protective Indexed Choice UL Protective Non-Par Whole Life Protective Strategic Objectives VUL Protective Lifetime Assurance UL After year 5: Protective ProClassic Legacy UL Protective Non-Par Whole Life
Convertible to Survivor Products?	No	No
Death Benefit Options	Level, Increasing, Return of Premium	Level, Increasing
Maximum Number of Conversions	No limit; must retain the minimum face required	No limit after 3rd policy year, but cannot fall below product minimum

Waiver of Premium Convertible?	No	With new underwriting
Waiver of Premium convertible if on waiver?	No	With new underwriting
Minimum Waiting Period for Conversions	The policy can be converted as of the next monthly anniversary after issue. It has to be in force for at least one month.	None
Partial Conversions Permitted?	Yes, subject to minimum issue limits	No limit after 3rd policy year, but cannot fall below product minimum
Term Conversion Credits?	No	No

TERM CONVERION PRIVILEGES

CARRIER	SYMETRA	
Product	Term Life	Swift Term

Conversion Period	Earlier of 10th policy anniversary or policy anniversary following insured's 70th birthday	Earlier of 10th policy anniversary or policy anniversary following insured's 70th birthday
Products Available for Conversion	Any permanent product offered at the time of conversion	Symetra CAUL
Convertible to Survivor Products?	No	No
Death Benefit Options	Level, Increasing	Level, Increasing
Maximum Number of Conversions	1	1

Waiver of Premium Convertible?	Yes, but not available on all products.	Yes, but not available on all products.
Waiver of Premium convertible if on waiver?	No	No
Minimum Waiting Period for Conversions	None	None
Partial Conversions Permitted?	Yes within product minimum	Yes within product minimum
Term Conversion Credits?	Available on 2002 and 2005 products only.	Available on 2002 and 2005 products only.

TERM CONVERSION PRIVILEGES

JOHN HANCOCK		LIN
Protection Term	Vitality Term	LifeElements Level Term
Up to the earlier of the end of the level term period or the policy anniversary nearest the life insured attaining age 70.	Up to the earlier of the end of the level term period or the policy anniversary nearest the life insured attaining age 70.	Up to the earlier of the end of the initial level term period or before attained age 70.
10 Year - 1-6 Any Product 7-10 Designated Product 15 Year - 1-8 Any Product 9-15 Designated Product 20 Year - 1-10 Any Product 11-20 Designated Product 30 Year - 1-12 Any Product 13-30 Designated Product	Same base conversion privilege as Protection Term with the ability for your Vitality Status achieved by the life insured to enhance the offering: Gold or Platinum on each of the 3 annual processing dates: any John Hancock single-life permanent plan of life insurance offered for sale Silver or Bronze on any of the 3 annual processing dates: a single-life permanent plan John Hancock makes available for conversions The enhancement for 10 & 15 Year Vitality Term is up to policy year 10 clients may continue to choose any conversion product. For 20 & 30 Year duration Vitality Term clients may continue to choose any product to convert to until policy year 15.	For policies sold after April 2007 and placed in force prior to 9/12/2016: Any permanent product offered at the time of conversion. For policies placed in force after 9/12/2016: Policy years 1 – 7: Full conversion to any currently available Lincoln product at time of conversion Policy years 8+: Conversion will be available to a limited product portfolio only. That portfolio has not been defined.
Yes, but: • Face Amount of new SUL can be up to the Face Amount of the term contract subject to available retention limits • Underwriting is required on the life being added	Yes, but: • Face Amount of new SUL can be up to the Face Amount of the term contract subject to available retention limits • Underwriting is required on the life being added	Yes - if both insureds have a term policy to convert - must be same face as coverage being applied for
Level, Increasing	Level, Increasing	Level, Increasing
None - as long as face mins are met	None - as long as face mins are met	None - as long as face mins are met

Clients whose Term premiums are being waived under the Total Disability Waiver may convert their policy to a permanent plan; however, they cannot purchase the TDW Rider on the permanent policy.	Clients whose Term premiums are being waived under the Total Disability Waiver may convert their policy to a permanent plan; however, they cannot purchase the TDW Rider on the permanent policy.	Yes - only to Waiver of Monthly Deduction rider
No	No	Yes, will waive the cost of insurance until insured comes off disability
After 90 Days	After 90 Days	None
Yes, however partial conversions to Permanent policies will need to meet the minimum face amount required on the Permanent product, AND product minimums must be maintained in the remaining Term policy.	Yes, however partial conversions to Permanent policies will need to meet the minimum face amount required on the Permanent product, AND product minimums must be maintained in the remaining Term policy.	Yes
No	No	N/A

TERM CONVERION PRIVILEGES

OF OMAHA	NATIONWIDE	NEW Y
Term Life Express	YourLife	Yearly Renewable Term

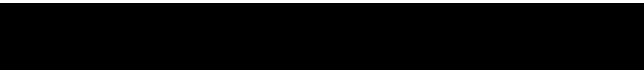
After policy year 2 through the lesser of the end of level term period or the policy anniversary following insured's 70th birthday	Before Age 65: 10 Year Term: First 10 policy years 15 Year Term: First 15 policy years 20 Year Term: First 20 policy years 30 Year Term: First 20 policy years	Attained Age Conversion (AATC): Issue ages 18–45: anniversary at age 55 Issue ages 46–65: 10th anniversary Issue ages 66–70: anniversary at age 75 Issue ages 71–75: 5th anniversary Original Age Term Conversion (OATC): Issue ages 18–65: 10th anniversary Varies at ages 66+
IUL Express Living Promise WL	Any permanent product offered at the time of conversion	Attained Age Term Conversion (AATC) Any permanent life insurance (except Asset Flex), which New York Life Insurance Company, or our affiliated companies make available for conversion. GUL, UL and VUL Accumulator only years 1-5 All years to whole life products and Wealth Plus products (SWP and MWP). Original Age Term Conversion (OATC): WL or CWL only
No	No	Yes; contact Home Office for details
Level, Increasing	Level, Increasing, Return of Premium	Level, Increasing, Return of Premium
No Maximum - can do multiple conversions as long as the policy is within the conversion period and within the minimum face amount as well.	No Maximum - can do multiple conversions as long as the policy is within the conversion period and within the minimum face amount as well.	Contact Home Office

No	Yes	Yes
No	No	No
After 30 Days	None	None
Yes	Yes	Yes
No	Yes but offered on unapplied premium only.	Years 1-5 = 100% of the first-year base term premium paid. Cconversions to Survivorship policies = 50% of ther term first-year base term premium paid.

TERM CONVERION PRIVILEGES		
ACTIVE LIFE	PRUDENTIAL	
Custom Choice UL	Term Essential	PruTerm One

Custom Choice UL conversion rights expire earlier of 20th policy anniversary or the anniversary nearest the insured's 70th birthday, whichever comes first.	Convertible to the lesser of the level-premium period or to the first policy anniversary on or after the insured's 65th birthday, but at least five years. Partial conversions are permitted.	Through 5th policy anniversary
Protective Advantage Choice UL Protective ProClassic Legacy UL Protective ProClassic II UL Protective Indexed Choice UL Protective Non-Par Whole Life Protective Strategic Objectives II VUL Protective Lifetime Assurance UL	All permanent products offered at the time of conversion	All permanent products offered at the time of conversion.
No	Yes - not contractual but is current company practice and is subject to actuarial review and profitability study • Maximum Survivorship Face Limit: \$5,000,000 • Conversion Period: Conversions to Survivorship policies will be limited to the first 10 policy years.	Yes - not contractual but is current company practice and is subject to actuarial review and profitability study • Maximum Survivorship Face Limit: \$5,000,000
Level, Increasing	Level, Increasing	Level, Increasing
No limit after 3rd policy year, but cannot fall below product minimum	Unlimited within the convertible period	Unlimited within the convertible period

With new underwriting	Yes	N/A
With new underwriting	Yes	N/A
12 Months	None	None
No limit after 3rd policy year, but cannot fall below product minimum	Yes	Yes
No	No	No



WILLIAM PENN
OPTerm

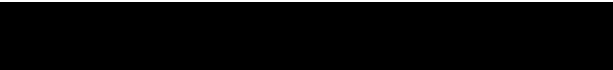
Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.
LifeStep UL
N/A
N/A
No limit as long as product minimums are kept.

No
No
No minimum
Yes as long as product minimums are kept.
No



COLN
TERMACCEL
Up to the earlier of the end of the initial level term period or before attained age 70
Any permanent product offered at the time of conversion for the purposes of conversion from this product Policy years 1 – 7: Full conversion to any currently available Lincoln product at time of conversion Policy years 8+: Conversion will be available to a limited product portfolio only. That portfolio has not been defined.
Yes - if both insureds have a term policy to convert (or provided that satisfactory medical evidence is provided on the second insured. The second insured cannot be rated as uninsurable) - must be same face as coverage being applied for
Level, Increasing
None as long as minimum face amounts are satisfied

Yes - only to Waiver of Monthly Deduction rider
Yes, will waive the cost of insurance until insured comes off disability
None
Yes
N/A



WORK LIFE
Level Term (5, 10 and 20 yrs)

Attained Age Term Conversion (AATC) 10 Year Level Term Issue ages 18–65: 10th anniversary Issue ages 66–70: anniversary at age 75 Issue ages 71–75: 5th anniversary 15 & 20 Year Level Term Issue ages 18–65: 10th anniversary Original Age Term Conversion (OATC): Issue ages 18–65: 10th anniversary Varies at ages 66+
Any permanent life insurance (except Asset Flex), which New York Life Insurance Company, or our affiliated companies make available for conversion. GUL, UL and VUL Accumulator only years 1-5 All years to whole life products and Wealth Plus products (SWP and MWP). Original Age Term Conversion (OATC): WL or CWL only
Yes; contact Home Office for details
Level, Increasing, Return of Premium
Contact Home Office

Yes
No
None
Yes
Years 1-5 = 100% of the first-year base term premium paid. Cconversions to Survivorship policies = 50% of ther term first-year base term premium paid.

SECURIAN FINANCIAL
Advantage Elite Term

10- and 15- Year Term: 5 years
20- and 30- Year Term: 10 years
Extended Conversion Agreement (rider) can be added
to policy and allows for conversion during the entire
level term period up to Age 75

Any permanent product offered at the time of
conversion

Yes

Level, Increasing

No limit; must retain the minimum face required

Yes

No (at age 60 automatic conversion to whole life if they are still on waiver and they continue to waive premiums)

No waiting period, but advisor's comp will be reduced if converted before 2 years from policy issue date

Yes

Yes if conversion occurs in first 2 years (equal to first year annual premium)

