



## All Companies - Term Products

Selected Features: Term Conversion

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### Corebridge Financial - Select-a-Term

Term Conversion

Select-a-Term policies may be converted to any universal life insurance policy issued by American General Life Insurance Company or The United States Life Insurance Company in the City of New York up to the 96th month (prior to the eighth policy anniversary) on 10 Year term contracts and up to the 120th month (prior to the tenth policy anniversary) for term contracts with Term Periods greater than 10 years, subject to the age limitations of the term policy's conversion provision. Products available for term conversions after those term periods are Protection Extend IUL (minimum face amount of \$50,000) or American Elite Whole Life<sup>2</sup>. Policies may be converted during the conversion period without evidence of insurability. Convertibility feature extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.

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### John Hancock - Protection Term 23

Term Conversion

This policy offers a conversion option that is available during the earlier of the end of the level term period or to the policy anniversary nearest the insured's attainment of age 70 (referred to as the "Conversion Period"). During the first 6-12 policy years, depending on the term duration, (or the end of the Conversion Period if sooner), this policy can be converted to any single life permanent life insurance policy offered for sale by us at the time of conversion. Thereafter, and for the remainder of the Conversion Period, if any, this policy can be converted to any single life permanent life insurance policy designated for conversion by us. Policies we designate for conversion may not include all of the permanent life insurance policies we offer for sale at the time of conversion. The face amount of the permanent life insurance policy may not exceed the face amount for the term policy it replaces, subject to the minimum and maximum face amount limits of the permanent policy. Please refer to the specimen contract and marketing collateral for complete description of the conversion option. See carrier for more information.

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### Legal and General - OPTerm

Term Conversion

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.

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### Lincoln Financial - LifeElements Level Term (2019)

Term Conversion

Convertible prior to the end of the level premium payment period (10, 15, 20, 30) or prior to insured's attained age 70, whichever occurs first. During policy years 1-7, the conversion may be to any single life permanent life plan offered for sale by Lincoln at time of conversion, subject to certain limitations and conditions. Beginning in the 8th policy year and for the remainder of the conversion period, the conversion may be to any permanent life plan made available by Lincoln for the purposes of conversion at the time of the conversion.

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### Lincoln Financial - Lincoln TermAccel (2019)

Term Conversion

Convertible prior to the end of the level premium payment period (15, 20 or 30 years) or prior to insured's attained age 70, whichever comes first. During policy years 1-7, the conversion may be to any single life permanent life plan offered for sale by Lincoln at time of conversion, subject to certain limitations and conditions. Beginning in the 8th policy year and for the remainder of the conversion period, the conversion may be to any permanent life plan made available by Lincoln for the purposes of conversion at the time of the conversion.

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### MassMutual - MassMutual Term

## Term Conversion

This policy allows you to convert to any of MassMutual's permanent life insurance products (excluding MassMutual CareChoice products), with no evidence of Insurability required. MassMutual Term policies have a 10-year conversion period at most issue ages. Extended Conversion Period (ECP) versions of VT-15, VT-20, VT-25 and VT-30 are also available. Conversion periods are as follows: MassMutual Term ART: Convertible to the earlier of the 10th anniversary and the age 65 anniversary – but with a minimum conversion period to the 5th anniversary. MassMutual Term 10, 15 and 20: Convertible to the earlier of the 10th anniversary and the age 65 anniversary – but with a minimum conversion period to the 2nd anniversary. MassMutual Term 25 and 30: Convertible to the earlier of the 10th anniversary and the age 65 anniversary. MassMutual Term 15 ECP: Convertible to the earlier of the 15th anniversary and the age 65 anniversary. MassMutual Term 20 ECP, 25 ECP and 30 ECP: Convertible to the earlier of the 20th anniversary and the age 65 anniversary. The new policy will be issued with the attained age of the insured, and a policy date equal to the date of conversion. The new policy premiums, based on product and attained age, will begin as of the new policy issue date. If you convert a MassMutual Term policy with the Waiver of Premium Rider (WP), you may also include the rider on the permanent policy. The WP included with the new permanent policy will be the one in use by MassMutual on the policy date of the new policy.

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### Nationwide - Guaranteed Level Term

#### Term Conversion

Nationwide YourLife Guaranteed Level Term offers you the flexibility to convert both the base policy and the Spouse rider to permanent coverage of equal or lesser value without additional medical requirements or underwriting. If the permanent policy will be larger than the original policy, then additional requirements will be needed. Conversion is allowed for the term duration or to age 65, whichever is less. 10-year term: conversion period is 10 years. 15-year term: conversion period is 15 years. 20 & 30 year term: conversion period is 20 years. See carrier for policy specifications.

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### Pacific Life - PL Promise Term

#### Term Conversion

Upon request, policyowner may convert all or part of the PL Promise Term policy's death benefit to a new permanent life insurance (also known as cash value life insurance) that Pacific Life makes available at the time of conversion. This conversion right is available for the duration of the guaranteed level premium period, or up to the insured's age 70, whichever comes first. Evidence of insurability is not required. For policies issued at insured's age 71 or above, there is no conversion privilege. The conversion must meet company rules at the time of conversion.

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### Penn Mutual - Guaranteed Convertible Term

#### Term Conversion

- ☐ Contractually guaranteed option to convert at any time during the level premium period (first 20 years for a 30 year term), before age 70.
- ☐ Contractually guaranteed option to convert to any Penn Mutual permanent life product available for sale at the time of the conversion, up to the same face amount, with no evidence of insurability.
- ☐ Partial conversions permitted (\$100,000 face amount must remain).
- ☐ Conversion credit to help fund the new permanent policy.
- ☐ Conversion to a rate class comparable to the rate class on the term policy.
- ☐ Automatic inclusion of Chronic Illness Accelerated Benefit (CIAB) Rider with no added underwriting when converting in first 5 policy years. Certain eligibility requirements on the permanent policy apply.
- ☐ Underwriting amounts up to \$10 million qualify for the CIAB Rider - with a maximum of \$5 million in accelerated benefits available

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### Principal - Term 2023 Convertible

#### Term Conversion

Term may be converted to one of our permanent cash value life insurance products offered at the time of the conversion request, without evidence of insurability, any time during: the first 7 policy years of a 10 Year Term; the first 12 policy years of a 15 Year Term; the first 15 years of a 20 Year Term; the first 20 years of a 30 Year Term; or prior to the insured's attained age 70, whichever is earlier, subject to policy provisions. (Extended conversion period available; see Other/Unique Riders.)

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### Principal - Term 2023 Non-Convertible

Term Conversion

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**Protective - Classic Choice Term**

Term Conversion

During the conversion period and prior to the insured's 70th birthday, the policy may be converted (subject to contract terms) with the following guidelines:

Classic Choice Term 10: Years 1 - 5 Expanded Conversion products available; Years 6 - 8 Basic Conversion Products available.

Classic Choice Term 15: Years 1 - 5 Expanded Conversion products available; Years 6 - 13 Basic Conversion Products available.

Classic Choice Term 20/25/30/35/40: Years 1 - 5 Expanded Conversion products available; Years 6 - 18 Basic Conversion Products available.

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**Protective - Custom Choice UL 9-21**

Term Conversion

The policy may be replaced (subject to contract terms) without evidence of insurability with any company-designated permanent plan of life insurance. The replacement policy will be issued with the face amount of the policy at the time of replacement. The replacement may only occur after the 1st policy year and prior to the earlier of the 20th year and the insured's attained age 70.

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**Prudential - Term Essential**

Term Conversion

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. See carrier for policy specifications.

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**Prudential ALB - Term Essential ALB**

Term Conversion

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. See carrier for policy specifications.

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**Securian Financial - Advantage Elite Select**

Term Conversion

Conversion period of 5 years for durations of 10 and 15 years and for 10 years for durations 20 and 30, or to age 75, whichever comes first. The Extended Conversion Agreement allows the conversion period to be extended to the full duration of the policy, or to the age of 75. An additional charge equal to approximately 3% of the base premium will apply. The 5 year duration offers conversion credits equal to the first year annual term premium paid. This credit can be applied to the new policy as premium, cash value, or taken in cash by the policyholder. See carrier for policy specifications. (Extended conversion period available; see Other/Unique Riders.)

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**Symetra - SwiftTerm**

Term Conversion

You can request to convert your SwiftTerm policy to a permanent policy that we offer in your state of residence. Conversions may be requested prior to the end of the 10th policy anniversary or the policy anniversary following your 70th birthday, whichever is earlier.

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**Symetra - Symetra Term 5.0**

Term Conversion

Policyowners can request to convert their term life insurance policy to a permanent life insurance policy that we offer for conversion in the policyowner's state of residence. Conversions may be requested prior to the end of the 10th policy anniversary or the policy anniversary following the insured's 70th birthday, whichever is earlier. Conversion is not available if an accelerated death benefit was exercised on the policy.

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**Transamerica - Trendsetter LB**

Term Conversion

This option allows the policy holder to exchange a Trendsetter term policy to any plan of permanent insurance made available by the Company at the time of the conversion for such purpose. No underwriting will be required if the exchange is to a permanent policy with the same or lower face amount. The new policy will be issued at the class of risk of the in-force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk as the in-force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised. To qualify for a better class of risk, full underwriting may be required. This option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70th birthday (75th birthday on Preferred Plus class).

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**Transamerica - Trendsetter Super**

Term Conversion

The conversion option is automatically included on all Trendsetter Super products (where applicable based on issue age). This option allows the policy owner to change his or her Trendsetter Super policy to a level face amount permanent life insurance plan that is made available by Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same, or lower, face amount. The new policy will be issued at the same class of risk as the in-force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in-force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised. (To qualify for a better class of risk, full underwriting evidence may be required.) This option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70th birthday (75th birthday for Preferred Plus class). The conversion option for the Trendsetter Super YRT\* must be exercised no later than the insured's 70th birthday (75th birthday for Preferred Plus class). Upon exercise of this option, full first year commissions will be paid on the new policy. Policies issued on a non-med basis may convert to whole life only.