



Important Considerations When Choosing a Term Product

	Conversion Guidelines	Convertible to GUARANTEED Product?	Products available for conversion	Convertible to survivor product?	Maximum number of conversions	Waiver of Premium convertible?	Waiver of Premium convertible if on waiver?	Partial conversions	Term Conversion Credits?	Annual Policy Fee
Accordia Life										
Term As of: 3/2016	up to age 75	yes	Any permanent product offered at the time of conversion	yes, if both insureds have a term policy that can be converted	no limit; must retain the minimum face required	yes	ONLY with Waiver of Premium Plus Rider	yes, but must meet both products minimum face amounts	yes	\$75 non commissionable
Annual Renewable Term As of: 3/2016	within the first 10 years	yes		yes, if both insureds have a term policy that can be converted	no limit; must retain the minimum face required	yes	ONLY with Waiver of Premium Plus Rider	yes, but must meet both products minimum face amounts	yes	\$75 non commissionable
AIG										
Select A Term As of: 3/2016	up to age 70; can convert to ROP within first 2 years	yes	Prior to the 5th policy anniversary can convert to any permanent product. After 5th policy anniversary can only convert to AG Extend IUL or American Elite Whole Life products.	no	1	Not convertible in the Extend IUL, but can be converted 1 done in the first 5 years	no	yes - remaining term must be at or above the required minimum to remain inforce.	no	Band 1: \$74 commissionable Bands 2-4: \$64 non commissionable
ROP Term As of: 3/2016	up to age 70	yes		no	1		no	no	no	no
AG Ultra One As of: 3/2016	not convertible	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$100 non commissionable
Fidelity Life										
Rapid Decision Express As of: 3/2016	not convertible	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$85 commissionable - NO COMMISSIONS ARE PAID ON CONVERTED POLICIES
Rapid Decision Senior Term As of: 3/2016	not convertible	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$50 commissionable

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John Hancock										
Survivorship Term As of: 3/2016	The conversion period is the life of the policy to a maximum age 90 of the older life (age 85 of younger life if one or both insureds are substandard).	yes	Conversion is available to the surviving life to a single-life permanent policy for the full face amount based on attained age and the original underwriting and smoking class	yes	no limit; must retain the minimum face required and within conversion guidelines	no	not available	Yes, must retain the minimum face required and within conversion guidelines	no	none
John Hancock Term with Vitality As of: 3/2016	John Hancock Term with Vitality offers conversions to the lesser of 10 years or to the policy anniversary nearest the attainment of age 70.	yes	The products available will depend on the insured's Vitality status.	yes		no	not available		no	none
John Hancock Term As of: 3/2016	Term offers conversions to the lesser of 10 years or to the policy anniversary nearest the attainment of age 70.	yes	Conversion is available only to permanent products currently sold in the state of issue and offered to individual policy owners.	yes - underwriting may be required if the other life is not covered on the current term policy.		no	yes, but they cannot purchase the Total Disability Waiver on the permanent policy.		no	none
Legal & General America										
OPTerm As of: 3/2016	Convertible for 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 years.	yes	Life Step UL	n/a	no limit; must retain the minimum face required	no	yes, but not until the last conversion opportunity	yes	no	\$60 non commissionable
Lincoln National										
LifeElements Level Term As of: 3/2016	up to the earlier of the end of the initial level term period or before attained age 70	yes	Any permanent product offered at the time of conversion	yes- if both insureds have a term policy to convert - must be same face as coverage being applied for.	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	yes	no	\$90 non commissionable
LifeElements One-Year Term As of: 3/2016	Coverage is not renewable, convertible or commissionable	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	none
MetLife										
Guaranteed Level Term As of: 3/2016	For Issue age < 65: Initial term period or attained age 70 For Issue age 65+: within first 5 policy years	yes	Any permanent product offered at the time of conversion	yes	no limit; must retain the minimum face required	yes, must have the Convertible Disability Waiver of Premium Rider	yes - must be converted to whole life	not contractual; company practice	no	\$69 non commissionable
One Year Term As of: 3/2016	not convertible unless Convertible & Renewable Options Rider on policy - can convert years 2 through 5	yes		yes	no limit; must retain the minimum face required	n/a	n/a	not contractual; company practice	n/a	none
Minnesota Life										
Advantage Elite Term As of: 3/2016	5, 10 & 15 year Term - 5 years 10 & 20 year Term - 10 years	yes	Any permanent product offered at the time of conversion	yes	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 will continue to waive premiums)	yes	available on Advantage Elite 5 (equal to first year annual premium)	Band One: \$50 Band Two: 5 & 10 Yr - \$70 - \$95 (sliding fee based on face amount); 15, 20 & 30 YR: \$95 Band Three: \$95 non commissionable
Convertible Annual Renewable Term (ART) & Convertible ART Second Death As of: 3/2016	up to age 75	yes		yes	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 will continue to waive premiums)	yes	no	\$100 - CART \$200 - CART-SD non commissionable

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North American										
ADDvantage Term As of: 3/2016	During the level premium period of the policy, or through age 74 (69 for ADDvantage 30), whichever is earlier.	yes	Any permanent product offered at the time of conversion	no	no limit; must retain the minimum face required	no	no	yes	no	\$65 non commissionable
Protective Life										
Custom Choice UL As of: 3/2016	20 years or age 70 can exchange to Advantage Choice UL, Indexed Choice UL, Pro Classic UL or Non Par WL products	yes	n/a	no	no limit after 3rd policy year, but cannot fall below product minimum	n/a	n/a	no limit after 3rd policy year, but cannot fall below product minimum	no	none
One Year Term As of 3/2016	Coverage is not renewable, convertible or commissionable	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	fee varies by issue age and risk class
Survivorship Term As of: 3/2016	joint age 75 or individual attained age 85	yes	Survivor UL	yes	no maximum within product minimum (\$250K)	n/a	n/a	yes within product minimum (\$250K)	no	\$125 commissionable
Prudential										
Term Essential As of: 3/2016	up to the lesser of the level period or to the first policy anniversary on or after the insured's 65th birthday, but at least 5 years	yes	Any permanent product offered at the time of conversion	yes - not contractual but is current company practice and is subject to actuarial review & profitability study	unlimited within the convertible period	yes	yes	yes	no	\$85 annual, \$44.20 semi-annual, \$22.53 quarterly, \$7.65 monthly eft: non commissionable
Term Elite As of: 3/2016	up to the first policy anniversary on or after the insured's 65th birthday or fifth policy anniversary whichever is longer	yes		yes - not contractual but is current company practice and is subject to actuarial review & profitability study	unlimited within the convertible period	yes	yes	yes	available within the first 5 years	\$85 annual, \$44.20 semi-annual, \$22.53 quarterly, \$7.65 monthly eft: commissionable
ROP Term As of: 3/2016	up to the lesser of the level period or to the first policy anniversary on or after the insured's 65th birthday, but at least 5 years	yes		yes - not contractual but is current company practice and is subject to actuarial review & profitability study	1	n/a	n/a	no	no	none
WorkLife 65 As of: 3/2016	during the level premium period	yes		yes - not contractual but is current company practice and is subject to actuarial review & profitability study	unlimited within the convertible period	no	no	yes	yes	\$85 annual, \$44.20 semi-annual, \$22.53 quarterly, \$7.65 monthly eft: non commissionable
PruTerm One As of: 3/2016	through 5th policy anniversary	yes		yes - not contractual but is current company practice and is subject to actuarial review & profitability study	unlimited within the convertible period	n/a	n/a	yes	no	\$85 non-commissionable

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SBLI										
Term Life As of: 3/2016	Generally, to the end of the level term period or to age 70, whichever is earlier. For YRT, conversion privileges vary by policy series.	Convertible guaranteed whole life or current assumption UL.	Any permanent product offered at the time of conversion	n/a	None as long as minimum face amounts are satisfied.	yes	no	Yes, but must meet minimum face amounts for conversion product and also for retained term policy, if any.	no	\$60 non commissionable
Symetra										
Term Life As of: 3/2016	Prior to the end of the level term period or prior to the policy anniversary following the insured's 75th birthday, whichever comes first	yes	Any permanent product offered at the time of conversion	no	1	no	no	yes within product minimum	yes	\$65 non commissionable
Transamerica										
Trendsetter Super & YRT-New York As of: 3/2016	Trendsetter Super - to the earlier of the end of the level premium period or 70th birthday (75th birthday for Pref. Plus) YRT- available until the insured's 70th birthday (75th birthday for Preferred Plus)	yes	View Term Conversion Guide to Doing Business for complete details of products available for conversion	n/a	none	yes	available for some older policies prior to 1997 - call Transamerica to verify	yes	no	\$60 annual policy fee for face amounts of \$25K to \$99,999/ \$30 annual policy fee for face amounts of \$100K or more. \$70 for YRT Commissionable
Trendsetter Super & YRT As of: 3/2016	up to the earlier of the end of the initial level premium period or the insureds 70th birthday (75 for Preferred Plus)	yes		n/a	none	no	no	yes	no	\$60 annual policy fee for face amounts of \$25K to \$99,999/ \$30 annual policy fee for face amounts of \$100K or more. \$70 for YRT Commissionable
Trendsetter Super LB As of: 3/2016	up to the earlier of the end of the initial level premium period or the insureds 70th birthday (75 for Preferred Plus)	yes		n/a	none	no	no	yes	no	Band 1: \$60 Bands 2,3,& 4: \$30 Commissionable
United of Omaha										
Term Life Express As of: 3/2016	after policy yr 2 through the lesser of the end of level term period or the policy anniversary following insured's 70th birthday	yes	GUL Express or Living Promise WL	no	1	no	no	yes	no	\$60 (commissionable)
Term Life Answers As of: 3/2016	10 yr: up to age 75 or within first 2 yrs whichever is later 15 & 20 yr: up to age 75 30 yr: within first 20 yrs. only	yes	Any permanent product offered at the time of conversion	no	1	no	no	yes	no	\$62.50 (commissionable for amounts under \$250,000)

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