



## America's Foremost Insurance Brokerage Network

	Accordia Life Guaranteed Term Exchange Program*	MetLife External Term Conversion Program*	Symetra External Term Conversion Program*	Transamerica <u>Top*</u> <u>TOP Plus*</u>	
Eligibility	36 months from issue date	60 months from issue date (must pay premiums for 6 months +)	5 years from issue date	5 years from issue date	3 years from issue date
Issue Class	Standard or better	Standard or better; Preferred Nonsmoker is the best class available	Standard or Preferred	Standard or better	Preferred Plus or Similar Standard Plus or Similar
Qualifying Issue Ages	18-65	18-65	18-65	18-60	18-50
Qualifying Face Amount	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Maximum Face Amount	\$1 million	\$1 million	\$1 million	\$1M within 1 year \$750K within 3 years \$500K within 5 years	\$1M/1 year \$750K/3 years
Available Products	Lifetime Builder Accordia Life Provider Accordia Life Assure	Any Permanent product	Symetra UL-G & Symetra CAUL	Trendsetter Super 15, 20, 25 or 30 Trendsetter LB 15, 20, 25 or 30	
Conversion Credit for own product	None (conversion credits only available under Guaranteed Term Exchange Program)	None	None	None	
Key Unique Features	<a href="#">Conversion credit of 12 MONTHS of the term premium</a>	30 carriers available	May include the Lapse Protection Benefit Rider to new policy.	<a href="#">List of Eligible Carriers</a>	
Links to Program Details	<a href="#">Guaranteed Term Exchange Program</a>	<a href="#">External Term Conversion Program</a>	<a href="#">External Term Conversion Program</a>	<a href="#">Top &amp; Top Plus Program Details</a>	

\* PROGRAM NOT AVAILABLE IN New York

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.