



Features & Riders

Product Type: Term
Term Conversion

Company

Product
Product Type

Banner Life

OPTerm
Term

Term Conversion

Max Base Conversion Age	70
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	Full Duration
30 Year Term	Full Duration
Conversion Eligible Products	LifeStep UL
Product Contract Language	On any permanent life plan which we, at our sole discretion, make available for conversion.
Extended Conversion Option Available	No
Notes	Policies issued at age 66 or over are convertible during the first five policy years.

Company

Product
Product Type

Corebridge Financial

Select-a-Term
Term

Term Conversion

Max Base Conversion Age	70
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	Full Duration
30 Year Term	Full Duration
Conversion Eligible Products	Limited
10 Year Term	8 Years
15 Year Term	10 Years
20 Year Term	10 Years
25 Year Term	10 Years
30 Year Term	10 Years
Conversion Eligible Products	Any
Product Contract Language	You may elect from all policies made available by Us for conversion purposes, whether issued by Us or by one of Our affiliated companies, the policy to which You wish to convert.
Extended Conversion Option Available	No
Notes	Eligible to convert into Accelerated Access Solution Rider

Company

Product
Product Type

John Hancock

Protection Term 25
Term

Term Conversion

Max Base Conversion Age	70
10 Year Term	6 Years
15 Year Term	8 Years
20 Year Term	10 Years
25 Year Term	--
30 Year Term	12 Years
Conversion Eligible Products	Any
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	--
30 Year Term	Full Duration
Conversion Eligible Products	Limited
Product Contract Language	You may elect to convert this policy to any single life permanent plan of life insurance offered for sale at the time of the conversion by the Company or one of its affiliated companies.
Extended Conversion Option Available	No

Company
Product
Product Type

Lincoln Financial
LifeElements Level Term (2019)
Term

Term Conversion

Max Base Conversion Age	70
10 Year Term	7 Years
15 Year Term	7 Years
20 Year Term	7 Years
25 Year Term	--
30 Year Term	7 Years
Conversion Eligible Products	Any
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	--
30 Year Term	Full Duration
Conversion Eligible Products	Limited

Notes

You convert to an allowable product, as defined in the Products Available for Conversion by Policy Year, subject to the Conversion Product Limitations.
Policy is convertible to any single life plan offered at time of conversion for first 7 years. Years 8+ is any permanent plan made available for the purposes of conversion at time of conversion.

Company
Product
Product Type

Lincoln Financial
Lincoln TermAccel (2019)
Term

Term Conversion

Max Base Conversion Age	70
10 Year Term	7 Years
15 Year Term	7 Years
20 Year Term	7 Years
25 Year Term	--
30 Year Term	7 Years
Conversion Eligible Products	Any
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	--
30 Year Term	Full Duration
Conversion Eligible Products	Limited

Notes

You convert to an allowable product, as defined in the Products Available for Conversion by Policy Year, subject to the Conversion Product Limitations.
Policy is convertible to any single life plan offered at time of conversion for first 7 years. Years 8+ is any permanent plan made available for the purposes of conversion at time of conversion.

Company
Product
Product Type

MassMutual
MassMutual Term
Term

Term Conversion

Max Base Conversion Age	65
10 Year Term	Full Duration
15 Year Term	10 Years
20 Year Term	10 Years
25 Year Term	10 Years
30 Year Term	10 Years
Conversion Eligible Products	Any

Product Contract Language

The new policy must be an individual, permanent life insurance policy issued by us that could be bought on the Insured's life on the Policy Date of the new policy.

Extended Conversion Option Available

Yes

Company		National Life Group
Product		Term
Product Type		Term
Term Conversion		
	Max Base Conversion Age	70
	10 Year Term	Full Duration
	15 Year Term	12 Years
	20 Year Term	15 Years
	25 Year Term	--
	30 Year Term	20 Years
	Conversion Eligible Products	Any
	Product Contract Language	Upon written request received at our Home Office, we agree to convert all or part of this policy to a whole life or flexible premium adjustable life policy on the life of the Insured. Also, the new policy shall be on a form in use by us designated to accept conversions on the date.
	Extended Conversion Option Available	No
	Notes	For issue ages above 65, the conversion period ends 5 years from the date of issue, regardless of the term period.

Company		Nationwide
Product		Guaranteed Level Term
Product Type		Term
Term Conversion		
	Max Base Conversion Age	65
	10 Year Term	Full Duration
	15 Year Term	Full Duration
	20 Year Term	Full Duration
	25 Year Term	--
	30 Year Term	20 Years
	Conversion Eligible Products	Limited
	Product Contract Language	This Policy may only be converted to one of the following: a.) a level premium, level benefit, permanent plan of whole life insurance; or b.) subject to our approval, certain nonlevel premium, permanent, life insurance policies.
	Extended Conversion Option Available	No
	Notes	The policy may be converted to (1) a level premium, level benefit permanent plan of whole life insurance or (2) an individual flexible premium, permanent life insurance policy with an extended no-lapse guarantee maximum attained age of at least 90, if applicable.

Company		Pacific Life
Product		PL Promise Term
Product Type		Term
Term Conversion		
	Max Base Conversion Age	70
	10 Year Term	Full Duration
	15 Year Term	Full Duration
	20 Year Term	Full Duration
	25 Year Term	Full Duration
	30 Year Term	Full Duration
	Conversion Eligible Products	Limited
	Product Contract Language	At least one life insurance policy form will always be made available for conversions. We may make different plans of insurance available depending on: the length of time that a policy has been in effect, the class of insureds to be covered, and other factors.
	Extended Conversion Option Available	No

Company		Principal
Product		Term 2023 Convertible
Product Type		Term
Term Conversion		
	Max Base Conversion Age	70
	10 Year Term	7 Years
	15 Year Term	12 Years
	20 Year Term	15 Years
	25 Year Term	--
	30 Year Term	20 Years
	Conversion Eligible Products	Any
	Product Contract Language	The new policy will be any form of life insurance policy, except term insurance, available under Our underwriting guidelines then in effect.
	Extended Conversion Option Available	Yes
	Max Extended Conversion Age	70

Company	Principal
Product	Term 2023 Non-Convertible
Product Type	Term
Term Conversion	None

Company	Protective
Product	Classic Choice Term
Product Type	Term
Term Conversion	
Max Base Conversion Age	70
10 Year Term	5 Years
15 Year Term	5 Years
20 Year Term	5 Years
25 Year Term	5 Years
30 Year Term	5 Years
Conversion Eligible Products	e UL. Product availability may vary at the time of conversion.
10 Year Term	8 Years
15 Year Term	13 Years
20 Year Term	18 Years
25 Year Term	18 Years
30 Year Term	18 Years
Conversion Eligible Products	Life. Product availability may vary at the time of conversion.
Product Contract Language	The Conversion Policy must be a plan of permanent insurance, such as, a flexible premium adjustable life insurance, whole life insurance or other similar plan of life insurance available for conversion at the time of your Written Notice. We will always have at least one such policy available. We are not required to have more than one Conversion Policy available.
Extended Conversion Option Available	Yes

Company	Prudential
Product	EssentialTerm Plus
Product Type	Term
Term Conversion	
Max Base Conversion Age	70
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	--
30 Year Term	Full Duration
Conversion Eligible Products	Any
Product Contract Language	Except as described below in the Contract Specifications section, you may request conversion to any life policy we or The Prudential Insurance Company of America regularly issue on its contract date... The new contract will be for the same or equivalent rating class as this contract. We will set the issue age and premiums for the new contract in accordance with our regular rules in use on its contract date. The new contract may not insure anyone in addition to the insured or provide for term insurance. We will require full underwriting for new contracts if a Type C death benefit option is requested.
Extended Conversion Option Available	No
Notes	

Company	Prudential
Product	EssentialTerm Value
Product Type	Term
Term Conversion	
Max Base Conversion Age	70
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	--
30 Year Term	Full Duration
Conversion Eligible Products	Limited
10 Year Term	7 Years
15 Year Term	7 Years
20 Year Term	7 Years
25 Year Term	--
30 Year Term	7 Years
Conversion Eligible Products	Any
Product Contract Language	Except as described below in the Contract Specifications section, you may request conversion to any life policy we or The Prudential Insurance Company of America regularly issue on its contract date... The new contract will be for the same or equivalent rating class as this contract. We will set the issue age and premiums for the new contract in accordance with our regular rules in use on its contract date. The new contract may not insure anyone in addition to the insured or provide for term insurance. We will require full underwriting for new contracts if a Type C death benefit option is requested.
Extended Conversion Option Available	No
Notes	

Company		Prudential
Product		Term Essential
Product Type		Term
Term Conversion		
	Max Base Conversion Age	65
	10 Year Term	Full Duration
	15 Year Term	Full Duration
	20 Year Term	Full Duration
	25 Year Term	--
	30 Year Term	Full Duration
	Conversion Eligible Products	--
	Product Contract Language	The new contract may be any life policy we or The Prudential Insurance Company of America regularly issue on its contract date for the same or equivalent rating class, amount, issue age, and sex (if applicable).
	Extended Conversion Option Available	No
	Notes	Convertible in the first 5 years even if over age 65.

Company		SBLI
Product		Level Term
Product Type		Term
Term Conversion		
	Max Base Conversion Age	70
	10 Year Term	Full Duration
	15 Year Term	Full Duration
	20 Year Term	Full Duration
	25 Year Term	Full Duration
	30 Year Term	Full Duration
	Conversion Eligible Products	May be converted to a whole life or Conversion UL product.
	Product Contract Language	The new policy can be any life or endowment policy we then issue, except term insurance, without waiver of premium or accidental death benefits.
	Extended Conversion Option Available	No
	Notes	May be converted to a whole life or Conversion UL product.

Company		Securian Financial
Product		Advantage Elite Select
Product Type		Term
Term Conversion		
	Max Base Conversion Age	--
	10 Year Term	5 Years
	15 Year Term	5 Years
	20 Year Term	10 Years
	25 Year Term	--
	30 Year Term	10 Years
	Conversion Eligible Products	Any
	Product Contract Language	The new policy must be single life permanent coverage on the policy forms we are then issuing.
	Extended Conversion Option Available	Yes
	Max Extended Conversion Age	75

Company		Symetra
Product		SwiftTerm
Product Type		Term
Term Conversion		
	Max Base Conversion Age	70
	10 Year Term	Full Duration
	15 Year Term	10 Years
	20 Year Term	10 Years
	25 Year Term	10 Years
	30 Year Term	10 Years
	Conversion Eligible Products	Symetra CAUL
	Product Contract Language	The new policy will be a permanent life insurance policy we will make available at the time of your request and for the coverage amount you request.
	Extended Conversion Option Available	Yes
	Max Extended Conversion Age	60
	Notes	Extension rider also expands the products available.

Company		Symetra
Product		Symetra Term 5.0
Product Type		Term
Term Conversion		
	Max Base Conversion Age	70
	10 Year Term	Full Duration
	15 Year Term	10 Years
	20 Year Term	10 Years
	25 Year Term	10 Years
	30 Year Term	10 Years
	Conversion Eligible Products	Any products we make available for conversion.
	Product Contract Language	The new policy will be any form of permanent life insurance We make available to You for conversion at the time of conversion for the face amount requested.

Company
 Product
 Product Type
 Term Conversion

Transamerica
 Trendsetter LB
 Term

Max Base Conversion Age	70
10 Year Term	5 Years
15 Year Term	5 Years
20 Year Term	5 Years
25 Year Term	5 Years
30 Year Term	5 Years
Conversion Eligible Products	Financial Foundation IUL, Transamerica Financial Choice IUL
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	Full Duration
30 Year Term	Full Duration
Conversion Eligible Products	Transamerica Lifetime

Product Contract Language

On or before the earlier of the Insured Maximum Conversion Eligibility Age or Last Date to Early Convert shown in the Supplemental Policy Data above, you have the option to convert your term policy to any of the following that are available on the date of conversion at fully underwritten rates:

- 1.) Any single life individual flexible premium universal life insurance product
- 2.) any single life individual flexible premium variable life insurance product; or
- 3.) any other permanent insurance product made available by us on the date of conversion.

Conversion is limited to the product we make available for such purposes on the date that you request conversion, at least one product will be made available for conversion.

Company
 Product
 Product Type
 Term Conversion

Transamerica
 Trendsetter Super
 Term

Max Base Conversion Age	70
10 Year Term	5 Years
15 Year Term	5 Years
20 Year Term	5 Years
25 Year Term	5 Years
30 Year Term	5 Years
Conversion Eligible Products	Financial Foundation IUL, Transamerica Financial Choice IUL
10 Year Term	Full Duration
15 Year Term	Full Duration
20 Year Term	Full Duration
25 Year Term	Full Duration
30 Year Term	Full Duration
Conversion Eligible Products	Transamerica Lifetime

Product Contract Language

On or before the earlier of the Insured Maximum Conversion Eligibility Age or Last Date to Early Convert shown in the Supplemental Policy Data above, you have the option to convert your term policy to any of the following that are available on the date of conversion at fully underwritten rates:

- 1.) Any single life individual flexible premium universal life insurance product
- 2.) any single life individual flexible premium variable life insurance product; or
- 3.) any other permanent insurance product made available by us on the date of conversion.

Conversion is limited to the product we make available for such purposes on the date that you request conversion, at least one product will be made available for conversion.