



All Companies - All Products

Selected Features: Term Conversion

American General - 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 AG Extend IULSM (minimum face amount of \$50,000) or American Elite Whole Life®. 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.

AXA - BrightLife Term

Term Conversion

Convertible to a permanent plan of insurance currently available with AXA Equitable or an affiliated company (except USFL) without evidence of insurability through 10 years for Term 10, 15 years for Term 15, and 20 years for Term 20, but not beyond the policy anniversary nearest the insured's age 70. After the 5th policy anniversary, we may limit the permanent products available for conversion for the balance of the conversion period. A non-commissionable conversion credit is available and guaranteed for the entire conversion period. In the first five policy years, the conversion credit generally equals 125% of the earned first year's annual premium on the term policy less the premiums for any optional benefits (features) and any temporary flat extra charges. After policy year 5, the conversion credit is 100%.

Brighthouse Financial - Guaranteed Level Term 2014

Term Conversion

For issue ages less than 65 the policy is convertible until the earlier of the end of the initial term period or the policy anniversary at the insured's attained age 70. For issue ages 65 and over the policy is convertible for the first five policy years. Conversion can be made to those MetLife enterprise permanent life product offered at the time of conversion. There are no conversion credits. See carrier for policy specifications.

Global Atlantic - Accordia Term

Term Conversion

Convertible to any permanent plan of insurance offered by the company without evidence of insurability, in the level term period or to age 75, if earlier. See carrier for policy specifications.

John Hancock - Term 18

Term Conversion

The available conversion period is the lesser of term duration or attainment of age 70. Term is convertible in the first 4 policy years to any single life permanent product offered for sale by John Hancock at the time of conversion. In policy years 5 through 10, the policy owner can convert to a product designated for conversions. See carrier for policy specifications.

Legal and General - OPTerm (Banner Life)

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.

Lincoln Financial - LifeElements Level Term (2017)-09/10/18

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.

Lincoln Financial - Lincoln TermAccel - 09/10/18

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.

Mutual of Omaha - Term Life Answers

Term Conversion

10YT: Convertible before age 75 or during the first two years after policy issue, whichever is later, to any permanent life insurance product available at the time of conversion. 15&20YT: Convertible before age 75 to any permanent life insurance product available at the time of conversion. 30YT: Convertible during the first 20 policy years to any permanent life insurance product available at the time of conversion. See carrier for policy specifications.

Nationwide - YourLife 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 before attained age 65. 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.

New York Life - Level Premium Convertible Term AD116

Term Conversion

Level Premium Convertible Term 10-20 policies allow the owner to upgrade all or part of the policy into one of our many permanent, cash-value-building life insurance policies without furnishing evidence of insurability. Attained Age Conversion — The base conversion privilege is available for the first ten policy years, with the option of extending the conversion period to match the length of the level premium paying period. Original Age Conversion — Original age term conversions are available for the first five policy years. Extension of Conversion Privilege Option: This option is available at issue on Level Premium Convertible Term 10-20 policies to extend the attained age conversion privilege to match the length of the level premium period chosen. There is an additional cost for this option. This option cannot be removed from the policy.

Pacific Life - Pacific PRIME Term

Term Conversion

Conversion is available within a minimum of the first five policy years for all level premium periods. For the 15-, 20-, and 30-year level premium periods, policyowners may convert from day one through the first 10 policy years, depending on the insured's age at policy issue as shown below. For the 10-year level premium period, policyowners may convert from day one through the first five policy years. An amount equal to the most recently paid annualized term premiums will be credited to the cash value life insurance product premium if policyowner converts within the conversion window. The conversion credit will not be available in the first policy year. See carrier for policy specifications.

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.

Penn Mutual - Guaranteed Term

Term Conversion

Allows you to convert your Guaranteed Term 10–15–20 term policy to permanent insurance at ANY point during the entire level period of your term coverage up to age 70. When you convert part or all of your policy into permanent life insurance, Penn Mutual will credit the annual premium for the last year of your term base policy to the first year's premiums for the new permanent policy. See carrier for policy specifications.

Principal - Principal Term

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.)

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) without evidence of insurability to any company-designated plan of life insurance. Term-10 has a conversion period of 8 years; Term-15 has a conversion period of 13 years; Term-20, Term-25, and Term-30 each have a conversion period of 18 years.

Protective - Custom Choice UL 8-16

Term Conversion

Internal Replacement - The policy may be replaced (subject to contract terms) without evidence of insurability with any company designated permanent plan of life insurance. The replacement may only occur after the 1st policy year and prior to the earlier of the initial term duration and the insured's attained age 70.

Prudential - Term Elite

Term Conversion

Convertible to the first policy anniversary on or after the insured's 65th birthday or fifth policy anniversary, whichever is longer. Partial conversions are permitted. Conversion premium credit available if the insured converts within the first five policy years. Conversions processed on or after the first policy anniversary will be equal to the term premiums due and paid during the 12 months prior to the conversion, excluding any premium or charge for an extra risk or benefit other than Waiver of Premium. Conversions processed prior to the first policy anniversary will be prorated to reflect the premiums actually paid during the first anniversary of the contract. See carrier for policy specifications.

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. No conversion credit. See carrier for policy specifications.

Securian Financial - Advantage Elite Select

Term Conversion

Conversion period of 5 years for durations of 5, 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.)

Symetra - Symetra Term 2018

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.

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