

EXTERNAL TERM CONVERSION

CARRIER	TERM ISSUED	ISSUE AGE	ORIGINAL RISK CLASS	CONVERT INTO	MIN/MAX DB	NOTES/REQUIREMENTS
American General	--	--	--	--	--	--
American National	--	--	--	--	--	--
Accordia	36 months	18-65	Standard or better	Lifetime Builder Lifetime Foudation Life Provider Life Assure	Min: \$100,000 Max: \$1,000,000	Reqs: App part 1, replacement forms, absolute assignment form, original term policy, signed illustration. No term riders, no partial conversions, no term blends. Term conversion credit of 12 months of term premium is available.
AXA	--	--	--	--	--	--
Genworth	--	--	--	--	--	--
John Hancock	--	--	--	--	--	--
Legal and General	--	--	--	--	--	--
Lincoln Financial	--	--	--	--	--	--
MetLife	60 months	18-65 inclusive	Standard or better (Preferred for carriers w/table shave program)	All single life permanent products	Min: \$100,000 Max: \$1,000,000 aggregate	Fully UW term policies only. New apps are C.O.D. to avoid double coverage. Original term cannot be collaterally assigned. ADBR and LTCGPO N/A. Single life only. Not available for residents of NY. Reqs: App sects 1-6, Producer ID/Cert form, written conf original term policy cancellation, signed illustration, replacement forms, original term policy. MetLife will discontinue the External Term Conversion program effective July 1, 2016. All applications for the External Term Conversion Program must be signed no later than July 1, 2016. All applications must be processed and placed no later than August 1, 2016.
Minnesota Life	--	--	--	--	--	--
Mutual of Omaha	--	--	--	--	--	--
Nationwide	36 months	18-65	Standard or Preferred	Any WL, UL, or VUL currently being sold.	Min: \$250,000 Max: \$2,500,000	DO NOT NEED TO EXCHANGE TERM POLICY. Reqs: fully UW w/either a paramed exam or fully completed part 2 of app, signed illustration. Original term may not have been issued through any SI, GI, or table shave program.
Principal	--	--	--	--	--	--
Protective	--	--	--	--	--	--
Prudential	--	--	--	--	--	--
SBLI	--	--	--	--	--	--
Symetra	60 months	18-65	Standard or Preferred	UL-G or CAUL	Min: \$100,000 Max: \$1,000,000	No flat extras or ratings, fully UW policies only, existing term riders may be eligible. Reqs: App part 1, replacement forms, absolute assignment form, signed illustration, original term.
Transamerica	--	--	--	--	--	--