

Term - Level Term Period

Male, 40, Preferred, Twenty Pay, \$500,000 Death Benefit



Values run on 8/17/2015

Company	Product	Premium	Conversion Language
Protective	Custom Choice UL 8-14	\$451.17	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.
American General	Select-a-Term June 2015	\$459.00	AG 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 60th month of the term contract (prior to the fifth policy anniversary), subject to the age limitations of the term policy's conversion provision. Products available for term conversions past 5 years are AG Extend IUL (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. See carrier for policy specifications.
Genworth	Colony Term Series	\$460.00	This policy may be exchanged for a Life ReadySM UL II Conversion or Life ReadySM UL II Conversion NY insurance policy with exchange endorsement without providing evidence of insurability. The exchange option ends at the earlier of the end of the initial level-premium period or the insured's age 75 (age nearest birthday). For any policy issued beyond age 75, the exchange option ends on the first policy anniversary. Issue ages are limited for some premium classes. This option is available during the initial level period, but no later than the policy anniversary nearest the insured's 75th birthday. For any policy issued at age 75 or above, conversion is available up to one year from date of issue. Variations may apply by state. See carrier for policy specifications.
Banner	OPTerm	\$460.00	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.
SBLI	Level Premium Term	\$465.00	Conversion to either a level premium whole life policy (any face amount) or a universal life policy (Conversion UL with a minimum face amount of \$100,000) at any point prior to the earlier of attained age 70 and the end of the level premium term period. See carrier for policy specifications.
MetLife	Guaranteed Level Term 2014	\$469.00	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.
Pacific Life	Pacific PRIME Term	\$480.00	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, policy owners 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, policy owners may convert from day one through the first five policy years. See carrier for policy specifications.

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Midland National	Premier Term	\$485.00	Convertible to any of our current permanent products without evidence of insurability. The 10, 15, and 20-year durations can be converted until the earlier of the Policy Age 75 or the end of the level-premium period (10, 15, or 20 years) for issue ages 18-69; five years for issue ages 70+ on 10 year product. The 30 year product can be converted the earlier of Policy Age 70 or 30 years. All policy conversion periods are never less than 5 years. See carrier for policy specifications.
North American	ADDvantage	\$485.00	Conversion is allowed during the level premium period of the policy, or through age 74 (69 for ADDvantage 30), whichever is earlier. The conversion period is never less than five years, regardless of issue age.
Mutual of Omaha	Term Life Answers v6.07	\$487.50	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.
Penn Mutual	Guaranteed Term	\$495.00	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 dit 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.
Voya Financial	TermSmart	\$500.00	The policy may be exchanged for select cash value policies issued by a Voya life insurance company, without evidence of insurability, on or before the earlier of the policy anniversary coinciding with the insured’s age 70 or the end of the Level Premium Period. The exchange will be to a policy with the same class, if available, otherwise to the most comparable class available at the time of the exchange. See carrier for policy specifications.

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AXA	BrightLife Term	\$500.00	Current conversion rules provide that your client may convert to any of the permanent products AXA Equitable or its affiliates offer at the time of conversion, subject to our rules then in effect as to plan, age and class of risk. After the 5th policy anniversary, we expect to limit the permanent products available for conversion for the balance of the conversion period. Any conversion will be subject to AXA Equitable's conversion rules then in effect. Please note that AXA Equitable may change the permanent products it makes available for conversion at any time. TERM 10, TERM 15 and TERM 20: Convertible during the first 10, 15 and 20 policy years respectively, but not beyond the policy anniversary nearest the insured's 70th birthday. A guaranteed term conversion credit is available to help reduce the initial premium on the new permanent policy and is available for the entire conversion period. In the first 5 policy year, a 125% conversion credit will be received. This is a 25% increase from the normal term conversion credit that will continue to be credited to policies converted beyond policy year 5. See carrier for policy specifications.
Nationwide	YourLife Guaranteed Level Term	\$505.00	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.
Principal	Principal Term	\$506.63	Conversion is available for the earlier of the level premium period or attained age 70. Convertible to any cash-value policy offered by the Principal Financial Group available at time of conversion without evidence of insurability. See carrier for policy specifications.
Transamerica	Trendsetter Super	\$515.00	Convertible to the earlier of the end of the initial level premium period or 70th birthday (75th birthday for Preferred plus class). The Conversion endorsement is automatically included on all Trendsetter Super products. This endorsement allows the policy owner to exchange a Trendsetter term policy to a designated universal life insurance policy that is made available by Transamerica Life Insurance Company at the time of the exchange. Policies converted within their first 5 policy years will have additional permanent product options than policies converted after the first 5 years. 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. This endorsement must be exercised no later than the earlier of the end of the level premium period or the insured's 70th birthday (75th birthday for Preferred Plus class). See carrier for policy specifications.

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Company	Product	Premium	Conversion Language
Lincoln Financial	Life Elements Level Term (11/14)	\$530.00	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. Conversions allowed to any Lincoln permanent life policy available for conversion at the time of conversion. New York policyholders only may convert until the later of the end of the fifth policy year or the insured's attained age 70. If the policy is on waiver at the time of conversion, the insured will have access to a waiver benefit as part of the conversion, subject to availability and the company guidelines in place at the time of conversion. There are no conversion credits. See carrier for policy specifications.
Symetra	Term Life	\$530.00	Policy owners can convert their term policy to a Symetra Universal Life policy that's available for conversion in their state, prior to the end of the level term period, or if requested prior to the policy anniversary following the primary insured's 75th birthday, whichever occurs first. See carrier for policy specifications.
Minnesota Life	Advantage Elite Select	\$540.00	Conversion period of 5 years for 5,10 & 15 year term / 10 years for 20 & 30 year term. The Extended Conversion Agreement allows the conversion period to be extended to the full duration of the policy, or to the age of 75. 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.
John Hancock	Term 15	\$565.00	John Hancock Term is convertible to any fully underwritten single life permanent policy in the John Hancock portfolio for the lesser of the first six policy years or to age 70. In policy year seven through 10, the policy owner can convert to a product designated for conversion. See carrier for policy specifications.
Accordia Life	Accordia Term	\$585.00	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.

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Company	Product	Premium	Conversion Language
National Life	NL GL	\$595.00	Any of the products in this series may be exchanged for a permanent life insurance policy for the same face amount as the term policy without evidence of insurability. Two different conversion options are available: Issue Age Conversion or Attained Age Conversion. 1)Issue Age Conversion: An issue age conversion may be made within the first five policy years. The new policy form will be issued with an effective date equal to the effective date of the term policy. The issue age of the new policy will be equal to the issue age of the term policy. A “catch up” premium is required with issue age conversions. This premium calculation takes into consideration the premiums that have been paid for the term insurance since issue, the premiums that would have been paid for permanent insurance since the term issue date, and any dividends/interest that would have been paid. Issue age conversions to flexible premium policies are not permitted, and the new policy form must be one that was available on the issue date of the term policy. 2)Attained Age Conversion: An attained age conversion may be made any time prior to the final exchange date. For issue ages 65 and lower, the final exchange date is the 10th policy anniversary for GL10, the 12th policy anniversary for GL15, and the 15th policy anniversary for GL20, but if earlier, the policy anniversary upon which the insured attains age 70. For issue ages 66 and higher, the final exchange date is always the fifth policy anniversary. The new policy form will be issued with an effective date equal to the date of the exchange, and the issue age of the new policy will be equal to the attained age of the insured on the date of the exchange. The new policy form must be one that is available on the exchange date. A term conversion credit of 1% per completed term contract month will be earned – up to a maximum of 12% (12 months). To receive this credit, the client must complete an attained age conversion within 8 years from issue GL15, or within 10 years from issue on GL20, but not past the final exchange date. The credit is calculated as a percentage of the annual premium for Traditional Life policies and as a percentage of the Commissionable Target Premium for any Universal Life policy. The credit is applied as a discount to the permanent policy’s first year premium. If the term policy is converted to a limited pay contract, the conversion credit will be adjusted proportionately. See carrier for policy specifications.
Prudential	Term Essential	\$600.00	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.
Prudential	Term Elite	\$670.00	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.

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Company	Product	Premium	Conversion Language
New York Life	NYL Level Premium Convertible Term AD110	\$720.00	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. During the first five policy years, Level Premium Convertible Term 10-20 provides a conversion credit on attained age conversions. On attained age term conversions to individual permanent products, the credit is equal to 100% of the first-year term premium paid. On attained age term conversions to survivorship products, the credit is equal to 50% of the first year term premium paid. This credit (not available with all permanent products) is used toward the first-year premium for the new permanent policy you choose. See carrier for policy specifications.