

Term Conversion Comparison

LEGEND: minimum conversion period conversion to any permanent product conversion-only product or limited selection optional rider changes conversion non-convertible level term duration

Carrier	Product	Term	Max Age	Level Term Duration & Conversion Period																																			
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30						
American General	Select-A-Term	10	70																																				
		15	70																																				
		20	70																																				
		25	70																																				
		30	70																																				
American National	Signature Term	10	65																																				
		15	65																																				
		20	65																																				
		30	65																																				
AXA	BrightLife Term	10	70																																				
		15	70																																				
		20	70																																				
Brighthouse Financial (MetLife)	Conversion Whole Life	10	70																																				
		15	70																																				
		20	70																																				
		30	70																																				
Cincinnati Life	LifeHorizons Termsetter	10	70																																				
		15	70																																				
		20	70																																				
		25	70																																				
		30	70																																				
Global Atlantic (Accordia Life)	Term	10	75																																				
		20	75																																				
		30	75																																				
Foresters Financial	YourTerm	10	65																																				
		15	65																																				
		20	65																																				
		25	65																																				
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John Hancock	JH Term	10	70	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	
		15	70	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	
		20	70	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	
Lafayette Life	Term	10	65	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green		
		20	65	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
		30	65	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
LG America	OPTerm	10	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green		
		15	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
		20	70	Convertible during guaranteed level premium to age 70.																														
		25	70	5 years if issue age is 66 or above																														
		30	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Lincoln Financial	LifeElements	10	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green		
		15	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
		20	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
		30	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
	TermAccel	15	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
		20	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
		30	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Minnesota Life	Advantage Elite Select Term	5	75	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green		
		10	75	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
		15	75	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
		20	75	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
		30	75	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
Mutual/United of Omaha	TermLife Answers	10	74	Blue	Blue	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green		
		15	74	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	
		20	74	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green
		30	N/A	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green

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Nationwide	YourLife Term	10	65																																								
		15	65																																								
		20	65																																								
		30	65																																								
North American	ADDvantage Term	10	70																																								
		15	70																																								
		20	70																																								
		30	70																																								
Pacific Life	PL Promise Term	10	70																																								
		15	70																																								
		20	70																																								
		25	70																																								
		30	70																																								
Principal	Term	10	70																																								
		15	70																																								
		20	70																																								
		30	70																																								
Protective	Classic Choice Term	10	N/A																																								
		15	N/A																																								
		20	N/A																																								
		25	N/A																																								
		30	N/A																																								
	Custom Choice UL	10	70																																								
		15	70																																								
		20	70																																								
		25	70																																								
Prudential	Term Essential	10	65																																								
		15	65																																								
		20	65																																								
		30	65																																								

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Carrier	Product	Term	Max Age	Level Term Duration & Conversion Period																													
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Symetra	Term Life	10	70																														
		15	70																														
		20	70																														
		30	70																														
Transamerica Life Insurance Company	Trendsetter [®] Super	10	70/75																														
		15	70/75																														
		20	70/75																														
		25	70/75																														
		30	70/75																														

While the information provided is considered accurate as of the date published, accuracy is not guaranteed. The information is subject to change from time to time without notice.