

Term Conversion Comparison Chart

LEGEND:	conversion to any permanent product	conversion-only product or limited selection	optional rider changes conversion	non-convertible level term duration
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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	
Ameritas	FLX Term	10	65	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		15	65	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		20	65	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	
		25	65	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	White	White	White	White	White	White
		30	65	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	Orange	Orange	Orange	Orange	Orange
Assurity	Term	10	65	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		15	65	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Blue	Blue	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		20	65	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Blue	Blue	White	White	White	White	White	White	White	White	White	White	White	
		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	Blue	Blue	
Banner/Legal & General America	OPTerm	10	70	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		15	70	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		20	70	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White
		25	70	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	White	White	White	White	White	White
		30	70	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	Orange	Orange	Orange	Orange	Orange
Cincinnati Life	LifeHorizons Termsetter	10	70	Green	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		15	70	Green	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White
		20	70	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White
		25	70	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White
		30	70	Green	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
Corebridge Financial (AIG)	Select-A-Term	10	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	
		15	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White	White
		20	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White	White	White	White	White	White
		25	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	White	White	White	White	White	White
		30	70	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange	Orange

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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	
Equitable (AXA)	Term Series	10	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■		
		15	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■		
		20	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
Foresters Financial	YourTerm	10	65	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■		
		15	65	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■		
		20	65	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
		25	65	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
		30	65	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
John Hancock	JH Protection Term	10	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■		
		15	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
		20	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
		30	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
	JH Vitality Term (Bronze / Silver)	10	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
		15	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
		20	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
		30	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
	JH Vitality Term (3 years @ Gold/ Platinum)	10	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
		15	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
		20	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
		30	70	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■

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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
Lafayette Life	Term Products	10	65																														
		20	65																														
		30	65																														
Lincoln Financial	Life Elements	10	70																														
	Life Elements & Term Accel	15	70																														
		20	70																														
		30	70																														
MassMutual	Term	10	65																														
		15	65																														
		20	65																														
		25	65																														
		30	65																														
	Term with ECP	15	65																														
		20	65																														
		25	65																														
		30	65																														
Mutual of Omaha	TermLife Answers	10	74																														
		15	74																														
		20	74																														
		30	N/A																														

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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
Nationwide	Guaranteed Level 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 (BIZ USE ONLY)	10	70																													
		15	70																													
		20	70																													
		30	70																													
	Term w/ CER (BIZ USE ONLY)	10	70																													
		15	70																													
		20	70																													
		30	70																													

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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
Securian Financial	Advantage Elite Select Term	10	75																														
		15	75																														
		20	75																														
		30	75																														
	Advantage Elite Select Term w/ ECA	10	75																														
		15	75																														
		20	75																														
		30	75																														
Security Mutual	LT Security Plus 2	10	70																														
		15	70																														
		20	70																														
		30	70																														
Symetra	Term Life (not Swift Term)	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.																																	

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