



# Term Conversion Quick Guide

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current as of 11.20.23

Company	Product(s)	Age/Duration Maximum	Product Availability	Conversion into Survivorship?	Other
AG Partners Group [QOL]	Flex Term 10 -35	Earlier of level term period or attained age 70	Full permanent portfolio available	No	ALL Living Benefit Riders included upon conversion
AIG	Select-a-Term 10-35	Earlier of level term period or attained age 70	Years 1-10 full portfolio (10yr: yrs 1-8); Years 11+ limited to AG Extend IUL & Elite WL (10yr: yrs 9-10)	No	
American National	Signature Term ART	ART / A18-A55 within 3 Years to 20 Year Term, within 3 Years to 30 Year Term up to A50, within 10 Years to Permanent policy. A56-60 N/A 20-30 Year Term, Before Age 65 for Permanent. A61-65 N/A 20-30 Year Term, within 5 years for Permanent.	Full permanent portfolio available	No	Issued on an Age Nearest basis. Conversion on Signature Term SI are allowed within first 5 years or prior to reaching A65. Signature Term SI policies can only convert to ANICO Executive SI UL or Affinity 7 WL.
American National	Signature Term 10, 15, 20, and 30	Available to the earlier of the end of initial term period or attained age 65 for issues ages less than 65; Ages 61-65, within 5 years	Full permanent portfolio available	No	Conversion credits available yrs 1-5
Ameritas	FLX Living Benefits Term	Earlier of level term period or attained age 65	Convertible to FLX Living Benefits IUL	No	



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Ameritas	Value Plus Term	First 5 Years; Purchase Conversion Extension Rider to - Extend the conversion period to the end of the level term period or until the policy anniversary nearest the insured's 70th birthday, whichever comes first.	Convertible to any available single-life insurance product. Issue ages vary by term length.	No	Conversion credits are the lesser of premium paid to date or 12 months of premium (including policy fee, but excluding Conversion Extension Rider, supplemental benefits and substandard extra premiums). Conversion credits are not available during the first year of the term policy. Conversion credits earn 20% commission.
Equitable	Term Series 160 - 10, 15, 20	LT10 - 5 Years, LT15 - 7 Years, LT20 - 10 Years, ART - 5 Years	Currently no restrictions; Partial term conversions will continue to be allowed so long as the remaining term face amount is \$500,000 or more	Yes	<ul style="list-style-type: none"> <li>The minimum face amount will be raised to \$1M except for applications signed in New York or Puerto Rico.</li> </ul> Survivorship - 2 Equitable term contracts or 1 with term, and the other going through full underwriting. Conversion credit 125% Y1-5, 100% Y6+.



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Brighthouse Financial	10, 15, 20, 30 Year Term	For issue ages less than 65, the policy is convertible until the earlier of the end of the initial level premium paying 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 only.	Conversion Whole Life	No	There are no conversion credits.
Global Atlantic	10, 20, 30 Year Term	Available to the end of the term duration or attained age 75	Full permanent portfolio available	No	Conversion credit available



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John Hancock	Vitality Term 20 (10, 15, 20 Year Term) Protection Term 20 (10, 15, 20 Year Term)	The lesser of the end of level term period or attainment of Age 70.	<p>Protection and Vitality Term now offer conversion to any John Hancock permanent policy for the following periods:</p> <ul style="list-style-type: none"> <li>- 6 years for Term 10</li> <li>- 8 years for Term 15</li> <li>- 10 years for Term 20</li> <li>- 12 years for Term 30</li> </ul> <p>• That “any product” conversion period is extended even further for Vitality Term. If the insured attains a Gold or Platinum status in each of the three most recent annual processing dates prior to conversion, the “any product” conversion period is extended:</p> <ul style="list-style-type: none"> <li>- Through year 10 for Term 10 and Term 15</li> <li>- Through year 15 for Term 20 and Term 30; Limited availability thereafter [Conversion UL20]</li> </ul>	Yes	Certain Supp benefit riders; LTCR, may be added on conversion. Single Life Term may convert to Survivorship, subject to underwriting on new insured.
John Hancock	Protection Term 20 (10, 15, 20 Year Term)	The lesser of the end of level term period or attainment of Age 70.		Yes	Certain Supp benefit riders; LTCR, may be added on conversion. Single Life Term may convert to Survivorship, subject to underwriting on new insured.



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Legal & General (Banner)	OPTerm 10, 15, 20, 25, 30, 40	Available to the earlier of the end of initial term period or attained age 70 for issues ages less than 65; Ages 65+, for 5 years	LifeStep UL	No	
Lincoln National	LifeElements 10, 15, 20 & 30; TermAccel 10, 15, 20 & 30	Earlier of level term period or attained age 70	Years 1-7, full permanent portfolio available; Years 8+ limited availability	Yes. No Uninsurables. \$100k Minimum SUL/SIUL; \$250k SVUL. Excludes policies issued prior to July 2007	
Mass Mutual	Vantage Term	Convertible to the earlier of the 10th anniversary and the age 65 anniversary	Minimum conversion period to the 5th anniversary. (ART) 2nd anniversary (Level 10-20)	No	Extended Conversion Period (ECP) versions of VT-15, VT-20, VT-25 and VT-30 are also available.



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Mutual of Omaha	Term Life Express	Convertible after policy year two through the lesser of a) the end of the level term period, or b) the policy anniversary following the Insured's 70th birthday; NY - during first 5 policy years only.	Cannot be converted into a Fully Underwritten product. GUL Express, Whole Life Express, Living Promise.	No	<p>Compensation</p> <ul style="list-style-type: none"> <li>• 50 percent of base compensation in policy years 3 through 5 (United only)</li> <li>• 100 percent of base compensation in policy years 6+ (United only)</li> <li>• 100 percent as long as the term policy has been in force for 12 months (New York only)</li> </ul>
Mutual of Omaha	Term Life Answers 10, 15, 20, and 30	For 10, 15, 20: Before Age 75. [10 yr for issue ages 73+ first 2 years only] (Age 66 in New York or during first 5 years after policy issue whichever is later). For 30: During first 20 policy years;	The new policy will be a form of permanent insurance that we make available for conversions at the time of conversion. Current company practice will continue to allow Term Life Answers conversions into any of the following products: Income Advantage and Life Protection Advantage IUL (min face amt 100k); GUL and IUL Express and AccumUL Answers (min face amt 25k); Whole Life (Conversion Only Product min face amt 5k)	No	Policies issued prior to 04/01/2020 are Convertible even if the original level term period has expired at the time of conversion, subject to max age limitation.



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National Life [LSW]	ART, 10, 15, 20, 30 Year Term	Annual Renewable Term: Ends at the sooner of age 70 or 10 years from date of issue. 10 year term: Ends at the sooner of age 70 or 10 years from date of issue. 15 year term: Ends at the sooner of age 70 or 12 years from date of issue. 20 year term: Ends at the sooner of age 70 or 15 years from date of issue. 30 year term: Ends at the sooner of age 70 or 20 years from date of issue. For issue ages above 65, the conversion period ends 5 years from date of issue, regardless of the term period.	Full permanent portfolio available	No	ALL Living Benefit Riders included upon conversion
Nationwide	10, 15, 20, 30 Year Term	Available to the earlier of the end of term duration or attained age 65; For 30: During first 20 policy years	Full permanent portfolio available	No	
New York Life	10, 15, 20 Year Term	Final conversion for: Ages 65 or younger- first 10 policy years. Ages 66-70 anniversary at age 75. Ages 71-75 5th anniversary.	Years 1-4 all products available. Years 5+ can convert to all products except custom UL-Guarantee	No	



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New York Life	Yearly Convertible Term	Final conversion for: Ages 18-45 is anniversary at age 55. Ages 46-65 is 10th anniversary. Ages 66-70 is anniversary at age 75. Ages 71-75 is fifth anniversary	Years 1-4 all products available. Years 5+ can convert to all products except custom UL-Guarantee	No	Conversion Privilege is available for the first 10 policy years or until policy anniversary when the insured is age 55, whichever is later
North American	ADDvantage 10, 15, 20, and 30 Year	For 10, 15, 20: Full Term duration or Through Age 74. For 30: Full Term duration or Through Age 69	Full permanent portfolio available	No	
Pacific Life-Lynchburg Promise Products	Promise Term 10, 15, 20, 25, 30	Available to the earlier of the end of term duration or attained age 70	Promise conversion UL	No	Early conversion=1.5x normal compensation; Mid conversion=normal compensation; Late conversion=half of normal compensation
Pacific Life	Elite Term 10, 20, 30	Minimum of the first 5 policy years for all level premium periods. For the 15, 20 & 30, may convert from day 1 through first 10 policy years, depending on issue age (sliding scale). For 10-yr term, may convert from day 1 through the first 5 policy years.	Full permanent portfolio available	Yes	Conversion credit available after year 1





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Penn Mutual	Guaranteed Convertible 10, 15, 20, 30 Year Term	Contractually guaranteed option to convert at any time during the level premium period (first 20 years for a 30 year term), before age 70.	Full permanent portfolio available	Yes	A conversion credit equal to the annual base policy term premium to help fund the new permanent policy. Penn Mutual's robust Chronic Illness Accelerated Benefit Rider automatically included with internal term conversions in the first five years—with no medical underwriting or additional cost unless the benefit is exercised.
Penn Mutual	Protection Non-Convertible 10, 15, 20, 30 Year Term	Conversion not allowed.	N/A	N/A	"The term insurance under this Policy does not contain conversion privileges."



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Principal	10, 15, 20, 30 Term	The Standard Policy Conversion Privilege allows the insured to convert the policy from Term to a permanent policy based on the earlier of the conversion period (10YT: first seven policy years; 15YT: first 12 policy years; 20YT: first 15 policy years; 30YT: first 20 policy years) or attained age 70	Full permanent portfolio available	No	The Conversion Extension Rider allows the conversion option to extend to the earlier of the full level premium period and the insured's attained age 70. Issue ages for the rider are: 10YT: 20-62; 15YT: 20-57; 20YT: 20-54; 30YT: 20-49. The rider is only available at issue, and there is a charge to purchase it.
Protective	Classic Choice 10, 15, 20, 25, 30, 35, 40 Term	Available to earlier of the level premium term period MINUS 2 years or anniversary nearest insured's 70th birthday, Except for 25 and 30 max 18 year conversion rights	Years 1-5, expanded permanent product portfolio available (all products); Years 6-8 (10 yr), years 6-13 (15 yr), years 6-18 (20,25,30 yr) limited to Basic Conversion Products	No	All other Term products (Secure-T; West Coast Life policies) - Can convert to Expanded Conversion products until the end of the calendar year of their eight policy anniversary. Basic Conversion products, thereafter



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Protective	Custom Choice Term/UL 10, 15, 20, 25, 30	Available to earlier of 20 years or anniversary nearest insured's 70th birthday	Full expanded permanent portfolio available	No	Partial Conversions allowed after first year.
Prudential	Term Essential 10, 15, 20, 30	Available to the earlier of the end of term duration or attained age 65, never less than 5 years	Full permanent portfolio available	Yes	Term Essential: No Conversion credit. Term policies cannot be combined when converting to permanent policies, each policy will need to be converted to their own permanent policy. Term conversions to survivorship policies are allowed as an administrative practice. Conversions to Survivorship policies will be limited to the first 10 policy years and Max Face Amount of \$5 Million.
SBLI	Premium Term 10, 15, 20, 25 and 30	Earlier of end of the Level term period or attained age 70	Conversion UL; Flex Whole Life	No	\$100k Minimum



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SBLI	YRT Term	The insurance is renewable to age 75, convertible to age 65* to a level premium whole life or a conversion universal life policy (Conversion UL).	Conversion UL; Flex Whole Life	No	*YRT policy conversions privileges may vary by policy series.
Securian (Minnesota Life)	Advantage Elite Select 10, 15, 20, 30	For 10 & 15: 5 years For 20 & 30: 10 years [5-Yr minimum, *Age 75 can convert to Age 79]	Full permanent portfolio available	Two clients can convert to a SUL within 3 years of the issue of the term. Both clients need to be Table D or better up to \$5M cap	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.
Symetra	Term 4.0 /Swift Term - 10, 15, 20 & 30	Up to the earlier of 10 years or attained age 70	Full permanent portfolio available	No	Full compensation is available, but if converting during the First year there is a chargeback of 100% within the first 6 months and 50% during months 7-12



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Transamerica	Trendsetter Super and LB Series 10,15,20,25 and 30	Anytime within the contractual conversion period up to Age 70. Age 75 for Preferred Plus (Best) risk class	Lifetime Whole Life or Financial Foundation IUL within First Five Years only. Life Time Whole Life-only, thereafter.	No	Trendsetter LB may be converted to Transamerica Lifetime and Transamerica Financial Foundation IUL within the nonmed limits of both products.