

## Term with Enhanced Conversion Riders



Term insurance can be sold with Extended Conversion Riders or Chronic Illness Conversion Riders as an enhancement to Life insurance policies.

Fortress Brokerage Solutions offers Extended Conversion Riders with:

- ✓ Securian (Minnesota Life)
- ✓ Mass Mutual
- ✓ Principal

The Extended Term Conversion Rider provides the ability to convert term insurance to permanent insurance for either the full length of the term duration OR until the carrier's max age for conversion.

Fortress Brokerage Solutions offers Chronic Illness Conversion Rider with:

- ✓ Securian (Minnesota Life)

The Chronic Illness Conversion Rider does not add chronic illness coverage to the Term Insurance, but enables the ability to add on the Paid-For Chronic Illness Rider at conversion without additional underwriting.