

TERM PRODUCT CONVERSION GUIDE

Carrier	Individual Life Products	Survivorship Life Products	Conversion Credit
AIG/American Gen.	To any permanent product except Platinum Protector G	To the lower face amount of the two policies	For LTG Ultra-C only - One time annual term premium
Banner	To Continuity Lifetime UL	No	No
CNA	To any fixed life product	To the lower face amount of the two policies	Available in years 6-10
Empire General	To any permanent product except Select Flex UL	No	No
First Colony	To any permanent product	To the lower face amount of the two policies	Unearned premium credit only
ING		No	No
Lincoln/FPPL	To any permanent product fixed of variable (FPPL or LL)	To the lower face amount of the two policies	No
Lincoln Benefit	To any permanent product including VUL	No	For GT Gold and level Best Gold only - one times annual term premium for the 1 st 10 years only
Manulife	To any permanent product including VUL	To the combined face amount	No
Mass Mutual	To any permanent product	To the combined face amount	No
MONY	To any fixed life product	To the lower face amount of the two policies	Available during 1st 5 years
North American	To Custom Term UL	No	Available during 1st 5 years, credit amount to annual premium of term policy
Prudential	To any permanent product including VUL	To 2x the lower face amount of the two policies	No - Term Essential Yes - Term Elite (for the first 5 years)
State Life	To any permanent product		Available after year one, equal to the last annual premium paid
Sun Life	To any permanent product including VUL	No	Policies issued prior to August '94 get a premium credit % based on year and plan issued
USFL	To any permanent product	To the combined face amount	The sum of the term premiums paid, not to exceed 50% of the target on the UL
United of Omaha	To any permanent product including VUL	No	No
West Coast	To any UL product	No	The lesser of the last year premium or the UL target premium
Zurich	To: Century Plus or Ruler LP UL	No	No

As of 9-19-03