



EXTERNAL TERM CONVERSION

Carrier	Term Issued	Original Risk Class	Issue Age	Convert Into	Min/Max DB	Notes/Requirements
Accordia	36 months	Standard or better	18-65	Lifetime Builder; Life Provider; Life Assure	Min: \$100,000 Max: \$1,000,000	Reqs: App part 1, replacement forms, absolute assignment form, original term policy, signed illustration. No term riders, no partial conversions, no term blends. Term conversion credit of 12 months of term premium is available.
Lincoln Financial	36 months	Standard or better	20-60	Any currently sold single life permanent product	Min: Perm product min Max: \$2,500,000	Reqs: App part 1, nonmed part 2, original term policy, absolute assignment form, MVR, Rx, signed illustration, replacement forms.
MetLife	60 months	Standard or better (Preferred for carriers w/Table Shave program)	18-65	All single life permanent products	Min: \$100,000 Max: \$1,000,000 aggregate	Fully UW term policies only. New apps are C.O.D. to avoid double coverage. Original term cannot be collaterally assigned. ADBR and LTCGPO N/A. Single life only. Reqs: App sects 1-6, Producer ID/Cert form, written conf original term policy cancellation, signed illustration, replacement forms, original term policy.
Nationwide	36 months	Standard or Preferred	18-65	Any whole life, UL, or VUL currently being sold.	Min: \$100,000 Max: \$2,500,000	Do not need to exchange current term policy. Reqs: fully UW w/either a paramed exam or fully completed part 2 of app, signed illustration. Original term may not have been issued through any SI, GI, or table shave program.
Symetra	60 months	Standard or Preferred	18-65	Classic UL (may include Lapse Protection Benefit Rider)	Min: \$100,000 Max: \$1,000,000	No flat extras or ratings, fully UW policies only, existing term riders may be eligible. Reqs: App part 1, replacement forms, absolute assignment form, signed illustration, original term.

Product information as of June 2015. Product availability subject to state approval.

The information contained here is a summary of guidelines obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LifeMark is not liable for any obligation created from the use of this information. Refer to carrier-specific guidelines and bulletins for complete details.

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