

Carrier	Product
Accordia/Global Atlantic	All permanent products
American General	Select-a-Term Series: 10YR Term: Yrs 1-8 all permanent products; Yrs 9-10 Extend IUL or Elite WL 2 15-30,35YR Term: Yrs 1-10 all permanent products; Yrs 11+: Extend IUL or Elite WL 2
American National	All permanent products. ART to 20YRT & 30YRT.
Brighthouse	Conversion Whole Life. For older products, need to confirm if the policy will convert to Brighthouse Conversion WL or the Metlife Conversion WL 08.
Cincinnati Life	Years 1-5 are eligible for conversion to the LifeSetter Flex UL, Heritage UL, Pivot UL & Guaranteed Whole Life; Policies past the fifth contract year may be converted for: Pivot UL, Guaranteed Whole Life (Juvenile's only), Pivot Whole Life.
Equitable	Convertible to a permanent plan of insurance currently available with AXA Equitable or an affiliated company (except USFL) without evidence of insurability. NOTE: A non-commissionable conversion credit is available and guaranteed for the entire conversion period. In the first five policy years, the conversion credit generally equals 125% of the earned first year's annual premium on the term policy less the premiums for any optional benefits (features) and any temporary flat extra charges. After policy year 5, the conversion credit is 100%.
Guardian	GLT guarantees the conversion to any level premium whole life plan that Guardian is offering at the time of conversion. Guardian currently allows for conversions to UL and VUL products on an attained age basis only as a courtesy and is subject to stop or change at any time.
John Hancock	Policies issued after 3/2017: Yrs 1-4 = any single life permanent product; Yrs 5+ = product designated for conversions Policies issued 1/2015 to 2/2017: Yrs 1-6 = any single life permanent product; Yrs 6+ = product designated for conversions Policies issued before 1/2015: any single life permanent product Term w/ Vitality products: Yrs 1-4 = any single life permanent product; Yrs 5+ = product designated for conversions. EXCEPT they can convert to any product offered yrs 5-10 IF in the previous 3 policy years, they earned a vitality status of Gold or Platinum.
Legal and General	Life Step UL
Lincoln Financial	Policy years 1-7: Full product portfolio. Includes any single universal life and variable universal life policies available for new sales at the time of conversion. Policy years 8+: Limited product portfolio. Includes at least one single-life individual permanent life insurance policy made available for the purpose of conversion at the time of conversion.
MassMutual	All permanent products offered at time of conversion (except CareChoice One). Conversion to existing Whole Life Legacy 100, 65, and HECV is allowed via face amount increases. Can add LTC Rider on WL with evidence of insurability.
Minnesota Life/Securian	All permanent products

Nationwide	Currently & Contractually: Any permanent individual product currently offered at time of conversion. Can add LTC Rider with evidence of insurability.
New York Life	Yearly Convertible Term: Attained Age Conversion - available for the first 10 policy years or until the policy anniversary at the insured's age 55, whichever is later. The conversion privilege will vary at issue ages over 65. Original Age Conversion - available for the first five policy years
Pac Life	Promise UL Conversion
Penn Mutual	All permanent products When converting in years 1-5, the new policy will automatically include the Chronic Illness Accelerated Benefit Rider with no added underwriting or upfront cost.
Principal	All permanent products
Protective	Custom Choice UL (10-30yr & lifetime plans), Classic Choice (Yrs 1-5), Secure-T (Yrs 1-8), Protective/West Coast term (1/1/2012 to current): Advantage Choice UL, Indexed Choice UL, Strategic Objectives VUL, Investors Choice VUL, ProClassic UL, Non-Par WL. Policies outside of the above noted years and all other Protective/West Coast/Empire General Policies: ProClassic UL, Non-Par WL
Prudential	All permanent products
SBLI	Group A: Level Term policies or Level Term riders with a policy issue date before 8/1/2012 - Flex Whole Life (Participating) & Conversion Universal Life (Flexible Premium Adjustable Life). Group B: Level Term policies or Level Term riders with a policy issue date on or after 8/1/2012 - Non-Participating Whole Life & Conversion Universal Life (Flexible Premium Adjustable Life). All Yearly Renewable Term policies or Yearly Renewal Term riders - Flex Whole Life (Participating) & Conversion Universal Life (Flexible Premium Adjustable Life).
Symetra	All permanent products
Transamerica	Trendsetter (LB, Super, Express), FlexTerm 7 ... First FIVE Policy Years (Max amount is \$2M; Partial conversions are allowed): Transamerica Financial Foundation IUL, Transamerica Lifetime Years 5+: Transamerica Lifetime NOTE: Trendsetter LB may be converted to Transamerica Lifetime and Transamerica Financial Foundation IUL within the non-med limits of both products.
United of Omaha	Term Life Answers - Income Advantage IUL or Life Protection Advantage IUL, GUL Express or IUL Express, AccumUL Answers, Whole Life (conversion only product). Term Life Express - GUL Express or IUL ExpressSM Whole Life (conversion only product). Companion of NY Term Life Answers is only convertible to the AccumUL Answers product.
Zurich	The earlier of the end of Policy Year 5 or age 75; Contractual right to convert to any permanent policy being sold by the company at time of conversion. Includes the ability to convert two individual term policies into a single Zurich survivorship policy up to 2x the Specified Amount of the smaller term policy.