

Carrier Conversion Guidelines



Updated October 2025

Carrier	Conversion Guidelines	Products Available for Conversion
American National	Earlier of end of term period or age 65	Signature Whole Life
Ameritas	To the end of the level term period or until the policy anniversary nearest the insured's 70th birthday, whichever comes first with the Conversion Extension Rider added. Otherwise the base policy is convertible in the first 5 years.	Any permanent product available for sale.
Assurity	Earlier of one year before the end of the level term period for the 10-year plan, two years before the end of the level term period for the 15-, 20- and 30-year plans, or the policy anniversary on which the insured reaches attained age 65.	Any permanent product available for sale.
Legal & General	Earlier of end of term period or to attained age 70. Policies issued at age 66 or over are convertible for the first 5 policy years.	LifeStep UL
Brighthouse Financial	Earlier of end of term period or age 70	Brighthouse - Conversion Whole Life Met Life - Whole Life '08
Cincinnati Life	Though the end of guaranteed term period or policy anniversary following the insured's 70th birthday, whichever comes first.	Within the first 5 years of contract date, convertible to: LifeSetter Flex UL, Heritage UL and Guaranteed Whole Life. After 5th contract year, convertible to: Pivot UL or Pivot Whole Life (ages 18+) or Guaranteed Whole Life (ages 5-17). Conversion Details
Columbus Life	Earlier of the end of term period or age 70	Any permanent product available for sale.
Corebridge Financial	Earlier of end of term period or age 70 Please confirm convertibility by emailing conversioneligibility@corebridgefinancial.com .	10-year term - Years 1-8 - full permanent life portfolio Years 9-10 - AG Extend IUL or Elite WL 15-30-year term - Years 1-10 - full permanent life portfolio Years 11+ - AG Extend IUL or Elite WL Corebridge Term Conversion Resources
Genworth	Guidelines vary by date and product issued.	Life Ready UL II Conversion
Global Atlantic	Earlier of end of term period or age 75	Any permanent policy but cannot add no-lapse rider to new policy.
John Hancock	Lesser of end of the level term period or attained age 70	For Protection Term & Vitality Term, you can convert to any single-life product offered depending upon the term year and term level. Please see the Conversion Details listed below. JH Conversion Details
Lafayette Life	Earlier of end of term or age 65	Any whole life product available for sale.
Lincoln Financial	Earlier of end of term period or age 70	Products introduced prior to April 2007 - Lincoln Conversion UL Policies introduced after April 2007 with effective dates prior to Sept. 12, 2016: Any permanent product available for sale After Sept. 12, 2016: Years 1-7 all currently sold life products Years 8+ limited product portfolio Lincoln Term Conversion Guidelines
Mass Mutual	Earlier of age 65 or: ART within the first 10 policy years; 10-year term within the first 10 policy years; 15-year term within the first 10 policy years; 20-year term within the first 10 policy years; 25-year term within the first 10 policy years; 30-year term within the first 10 policy years; ECP can be added to extend conversion	Any permanent product available for sale. Mass Mutual Term Convertibility Guide
Mutual of Omaha	10-, 15- and 20-year term before age 75; 30-year term within the first 20 policy years.	Any permanent product available for sale. Term Conversion Guidelines
National Life	Ends at the sooner of age 70 or: 10-year term within the first 10 policy years; 15-year term within the first 12 policy years; 20-year term within the first 15 policy years; 30-year term within the first 20 policy years;	Any permanent product available for sale. Term Conversion Q&A Requirements for a Term Conversion
Nationwide	10-year term within the first 10 policy years; 15-year term within the first 15 policy years; 20-year term within the first 20 policy years; 30-year term within the first 20 policy years; before attained age 65.	Any currently marketed permanent product available for sale.
North American	10-year term earlier of 7 years or age 70; 10-year term age 70+ is 5 years; 15-year term earlier of 12 years or age 70; 20-year term earlier of 15 years or age 70; 30-year term earlier of 20 years or age 70; Conversion period is never less than 5 years, regardless of issue age.	Any individual permanent product available for sale.
Pacific Life Broad Markets	Earlier of end of term period or age 70	PL Promise Conversion UL PL Promise Conversion UL Details
Principal	10-year term convert up to the 7th policy year; 15-year term convert up to the 12th policy year; 20-year term convert up to the 15th policy year; 30-year term convert up to the 20th policy year; before attained age 70 (whichever is earliest). Conversion Extension Rider - allows the conversion option to extend to the earlier of the full term period or insured's attached age 70.	Any permanent product available for sale.
Protective	Please see Protective Life Bulletin dated January 2025 for available conversion options.	Protective Life Bulletin for Conversions
Prudential	Earlier of end of term period or age 65 Issue ages 60-75 can be converted until the end of the 5th policy anniversary	Convertible to any Prudential permanent product available at the time of conversion. Prudential Conversion Guidelines
SBLI	Earlier of end of term period or age 70	Level term policies or level term riders with a policy issue date before 8/1/2012: Flex Whole Life (participating) or conversion universal life Level term policies or level term riders with a policy issue date on or after 8/1/2012: Non-participating whole life or conversion universal life SBLI Term Conversion Guidelines
Securian	10 and 15-year - 5 years 20 and 30-year - 10 years Extended Conversion Agreement extends the conversion period to the full duration of the policy or to age 75.	Any permanent product available for sale. Additional Details
Symetra	The earlier of 10 years or age 70	Symetra Conversion Guidelines
Transamerica	Earlier of end of term period or age 70. Up to age 75 if approved at preferred plus.	Years 1-5 - Transamerica Lifetime, Financial Foundation IUL; Years 5+ - Transamerica Lifetime Term to Permanent Conversions

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information by contacting the carrier.