

CARRIER EXTERNAL TERM CONVERSION AND ADDITIONAL INSURANCE PROGRAMS

Carrier	Equitable	Foresters	Global Atlantic	MassMutual
Original Policy Issue Date	Within 36 months	Within 36 months	Within 36 months	Within last 5 years for perm, within last 3 years for term
Type of Program	Additional Insurance	Term Conversion	Term Conversion	Additional Insurance Program
Issue Ages	20 - 65	18 - 65	18 - 65	18-50 for Term 18-60 for Whole Life
Products Allowed	All Permanent Products except COIL	SMART UL Advantage Plus II Whole Life	Global Accumulator Lifetime Builder Elite Lifetime Foundation Elite	Term and Whole Life
Face Amount Limits	Maximum: \$1,000,000	Minimum: \$100,000 Maximum: \$1,000,000	Minimum: \$100,000 Maximum: \$1,000,000	\$3M for Term; \$5M for Whole Life
Eligible Underwriting Classes for Existing Policy	Standard or Better No Table Ratings or Flat Extras	Standard or Better No Table Ratings or Flat Extras	Standard or Better No Table Ratings or Flat Extras	Standard or Better
Underwriting Class Limits for New Policy	Standard or Better No Table Ratings or Flat Extras	Standard or Better No Table Ratings or Flat Extras	Same as original policy	Standard or Better
Can Riders be Converted?	Certain Riders can be added, including LTCSR	None	No	Waiver of Premium; For WL - LISR and ALIR available; LTC Access with UW
Partial Conversions Allowed?	No	No	No	Not Conversions but less than existing face amount is allowed
Must Insured and Owner be the Same?	No	Yes	Yes	No
Eligible Companies	For existing AXA/Equitable policy holders only. Click here for Details	Foresters External Term Exchange Program	See Program Details	For Perm: AIG, AXA, Guardian, MetLife, NY Life, Northwestern Mutual, Ohio National, Principal, Protective, Prudential
Additional Requirements	Fully Completed AMICO-2006 Form	Proof of issue of the existing policy or the policy declaration page with all issued amendments or endorsements must be submitted.	Original term policy, including data page (lost policy forms not accepted)	May be requested
Database Checks	MIB MVR Credit	N/A	N/A	Yes
Replacement Forms Required?	Yes	Yes	Yes	Yes, if a replacement
States Not Available	N/A	NY	NY, MT	Replacements Not Allowed in NY
Comments	This program is called Preferred Client Program and only available for existing Equitable (AXA) clients	For Advantage Plus II, the exchange can include a term rider and/or single payment paid-up additions rider provided that total coverage does not exceed the original term insurance coverage.	Can convert less than original face amount, but existing policy must be fully surrendered.	Platinum Pass Program Express Underwriting Program Guide Platinum Pass Term Underwriting Program Flyer

CARRIER EXTERNAL TERM CONVERSION AND ADDITIONAL INSURANCE PROGRAMS

Carrier	Nationwide	Symetra	Symetra
Original Policy Issue Date	Within 36 months	Within 30 months IUL Extra Coverage Program	Within last 5 years
Type of Program	Additional Insurance	Additional Insurance	Term Conversion
Issue Ages	18 - 65	60 or Younger	18 - 65
Products Allowed	Any individual Nationwide Whole Life, Universal Life or Variable Universal Life. If 2 eligible term policies, survivorship life is available.	Accumulator IUL Protector IUL	Accumulator Ascent IUL CAUL Protector IUL
Face Amount Limits	Minimum: \$250,000 Maximum: \$2,500,000	Maximum: \$1,000,000	Minimum: \$100,000 Maximum: \$1,000,000
Eligible Underwriting Classes for Existing Policy	Standard or Better No Table Ratings or Flat Extras	Standard or Better No Table Ratings or Flat Extras	Standard or Better No Table Ratings or Flat Extras Best Class not available
Underwriting Class Limits for New Policy	Same as original policy	Same as original policy	New policy will be Preferred or Standard
Can Riders be Converted?	If Spouse / Other Insured rider was underwritten, yes.	N/A	Term Riders for Primary Insured May be converted.
Partial Conversions Allowed?	Yes	N/A	No
Must Insured and Owner be the Same?	No	Yes	Yes
Eligible Companies	See Program Details	Symetra Policies Only	See Program Details
Additional Requirements	Cover Sheet for Term + Perm Program, copy of original policy deck page	Standard application packet for product	Original term policy, including data page (lost policy forms not accepted)
Database Checks	MIB MVR Rx	MIB MVR Rx	N/A
Replacement Forms Required?	Yes	If state requires.	Yes
States Not Available	N/A	NY	NY
Comments	Not issued through any simplified issue, guaranteed issue, accelerated or table shave program. Not required to exchange original policy	No Foreign Nationals	