

# CARRIER EXTERNAL TERM CONVERSION AND ADDITIONAL INSURANCE PROGRAMS

Carrier	Foresters	Global Atlantic	Nationwide	Symetra
Original Policy Issue Date	Within 36 months	Within 36 months	Within 36 months	Within last 5 years
Issue Ages	18 - 65	18 - 65	18 - 65	18 - 65
Products Allowed	Advantage Plus SMART UL	Lifetime Builder Lifetime Foundation Lifetime Provider Lifetime Assure UL	Any individual Nationwide Whole Life, Universal Life or Variable Universal Life. If 2 eligible term policies, survivorship life is available.	Symetra UL-G Symetra CAUL Accumulator IUL
Face Amount Limits	Min: \$100,000 Max: \$1,000,000	Min: \$100,000 Max: \$1,000,000	Min: \$250,000 Max: \$2,500,000	Min: \$100,000 Max: \$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	Standard or Better No Table Ratings or Flat Extras Best Class not available with program
Underwriting Class Limits for New Policy	Same as original policy	Same as original policy	Same as original policy	New policy will be Preferred or Standard
Can Riders be Converted?	No	No	If Spouse / Other Insured rider was underwritten, yes.	Term Riders for Primary Insured May be converted.
Partial Conversions Allowed?	No	No	Yes	No
Must Insured and Owner be the Same?	Yes	Yes	No	Yes
Eligible Companies	<a href="#">See Program Details</a>	<a href="#">See Program Details</a>	<a href="#">See Program Details</a>	<a href="#">See Program Details</a>
Additional Requirements	Paramed from original policy. Proof of policy issue or policy dec page.	Original term policy, including data page (lost policy forms not accepted)	Cover Sheet for Term + Perm Program, copy of original policy deck page	Original term policy, including data page (lost policy forms not accepted)
Database Checks	MIB, MVR, Rx	N/A	MIB, MVR, Rx	N/A
Replacement Forms Required?	Yes	Yes	Yes	Yes
States Not Available	NY	NY, MT	N/A	NY
Comments	Amounts over \$1MM available for SMART UL, but would essentially require full underwriting.	Can convert less than original face amount, but existing policy must be fully surrendered.	Not issued through any simplified issue, guaranteed issue, accelerated or table shave program. Not required to exchange original policy	