

Guaranteed Convertible Term

Competitive pricing, flexible convertibility options and fast digital buying process.

Company	Product	Conversion privileges				
		Convertible during full term period	Conversion credit	Contractual guarantee to convert to full portfolio	Ability to add chronic illness/LTC coverage to converted policy	Age convertible until
Securian Financial	Advantage Elite Select (Ext. Conv.)	Yes	Yes	Yes	Yes¹	75
Banner Life	OPTerm	Yes	No	No	No	70
Corebridge Financial	Select-a-Term	Yes	Yes	No	No	70
Equitable	Term Series 160	Yes	Yes	No	No	70
Guardian®	Guardian Level Term (Ext. Conv.)	Yes	Yes	No	Yes ²	70
John Hancock®	Protection Term 23	Yes	No	No	No	70
Lincoln Financial®	LifeElements® Level Term	Yes	No	No	No	70
Mass Mutual	Vantage Term® (ECP)	Yes	Yes	Yes	No	65
National Life	NL Term-G	No - varies by term period	Yes	No	No	70
Nationwide®	YourLife® Guaranteed Level Term	Yes	No	Yes	No	65
North American	ADDvantage®	No - varies by term period	No	No	No	70
Pacific Life	PL Promise Term	Yes	No	No	No	70
Penn Mutual	Guaranteed Convertible Term	Yes	Yes	Yes	No	70
Principal®	Principal® Term (Conv. Ext)	Yes	No	Yes	No	70
Protective®	Classic Choice Term	No - varies by term period	No	No	Yes ³	70
Prudential	Term Essential®	Yes	Yes	No	No	65
Symetra®	Symetra Term 5.0	No - 10 years	No	No	No	70
Transamerica®	Trendsetter® Super	Yes	No	No	No	70



Doing business with us

When applying for Advantage Elite Select Term Insurance, you are able to have a full end-to-end digital process from application to delivery. Using WriteFit Underwriting™, our accelerated underwriting program, you can be approved for coverage in as little as 24 hours after the tele-interview⁴. Couple that with our ePolicy Delivery option and you can get your client the coverage they need fast.

1. With the Chronic Illness Conversion Agreement (CICA) clients can add the Accelerated Death Benefit for Chronic Illness Agreement (ADB-CIA) at the time of conversion with no underwriting requirements.

2. Care Conversion Option Rider (CCOR): Allows clients to add the Long-Term Care Services Rider (LTCSR) with limited underwriting requirements (no routine labs or parameds) upon conversion.

3. Conversion Choice Rider with ExtendCare (CCRE): A chronic illness accelerated death benefit may be added to the conversion policy without evidence of insurability.

4. For eligible clients.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, and Surrender Charge (which we refer to as expense charges). This policy may contain restrictions, such as surrender periods.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

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