

CARRIER EXTERNAL TERM CONVERSION AND ADDITIONAL INSURANCE PROGRAMS

Carrier	Equitable	Global Atlantic	Nationwide	Symetra	Symetra
Original Policy Issue Date	Within 36 months	Within 36 months	Within 36 months	Within 30 months IUL Extra Coverage Program	Within last 5 years
Type of Program	Additional Insurance	Term Conversion	Additional Insurance	Additional Insurance	Term Conversion
Issue Ages	20 - 65	18 - 65	18 - 65	60 or Younger	18 - 65
Products Allowed	All Permanent Products except COIL	Global Accumulator Lifetime Builder Elite Lifetime Foundation Elite	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 IUL CAUL Protector IUL
Face Amount Limits	Maximum: \$1,000,000	Minimum: \$100,000 Maximum: \$1,000,000	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	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	Standard or Better No Table Ratings or Flat Extras	Same as original policy	Same as original policy	Same as original policy	New policy will be Preferred or Standard
Can Riders be Converted?	Certain Riders can be added, including LTC SR	No	If Spouse / Other Insured rider was underwritten, yes.	N/A	Term Riders for Primary Insured May be converted.
Partial Conversions Allowed?	N/A	No	Yes	N/A	No
Must Insured and Owner be the Same?	No	Yes	No	Yes	Yes
Eligible Companies	For existing AXA/Equitable policy holders only. Click here for Details	See Program Details	See Program Details	Symetra Policies Only	See Program Details
Additional Requirements	Fully Completed AMICO-2006 Form	Original term policy, including data page (lost policy forms not accepted)	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 Credit	N/A	MIB MVR Rx	MIB MVR Rx	N/A
Replacement Forms Required?	Yes	Yes	Yes	If state requires.	Yes
States Not Available	N/A	NY, MT	N/A	NY	NY
Comments	This program is called Preferred Client Program and only available for existing Equitable (AXA) clients	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	No Foreign Nationals	