

Term Life Conversion Deadlines

For all policies listed below (except for Genworth, Protective and West Coast Life) the conversion option expires at the end of the term life policy premium guarantee period (i.e. 10, 15, 20, 25 or 30 years) or the age listed below, whichever occurs first.

Insurance Company	Last Age to Convert
American General	70
Axa Equitable	70
Banner	70
Cincinnati	70
Columbus	70
Genworth	Automatically converts at end of term period
Guardian	85
Lincoln National	69
Minnesota	75
Ohio National	70
Principal	70
Protective	20 years or age 70 whichever occurs 1 st .
Prudential	65
ReliaStar (ING)	70
Savings Bank Life (SBLI)	70
Transamerica	70
Union Central	75
West Coast Life	20 years or age 70 whichever occurs 1 st .
Western Reserve	70

**See actual policies for specific details