



## EXTERNAL EXCHANGE / CONVERSION PROGRAMS

Carrier	Program	Type of Program	Exchange Products	Issue Ages (on New Product)	Minimum Face	Maximum Face	Original Policy Issue (Prior to Exchange)	Original Classification Requirements	Program Parameter/ Eligible Carriers
Aviva	Guaranteed Term Exchange Program	Conversion Accelerated Underwriting	Lifetime Builder Advantage Builder Aviva LifeStage UL Guarantee UL Solution	18 - 65	\$100,000	\$1,000,000	Issued within the Past 3 Years	Standard Non-Tobacco/Tobacco or Better	<a href="#">Click Here</a>
Lafayette Life	External Term Exchange Program	Conversion Accelerated Underwriting	Patriot 100 Contender 100 Heritage Liberty Sentinel	18 - 65	\$100,000	\$500,000	Issued within the Past 5 Years	Standard Non-Tobacco or Better	<a href="#">Click Here</a>
MetLife	External Term Conversion Program	Conversion Accelerated Underwriting	MetLife Promise Whole Life Guarantee Advantage UL Equity Advantage VUL	18 - 65	\$100,000	\$1,000,000	6 Months - 5 Years	Standard Non-Tobacco/Tobacco or Better	<a href="#">Click Here</a>
Nationwide	Permanent for Life	Additional Insurance Accelerated Underwriting	Any Individual Whole Life Any Individual Universal Life Any Individual Variable UL	18 - 65	\$100,000	\$1,000,000	6 Months - 3 Years	Standard Non-Tobacco/Tobacco or Better	<a href="#">Click Here</a>
Transamerica	TOP - Transamerica Opportunity Program	Additional Insurance Accelerated Underwriting	TransTerm 10, 15, 20, 25 or 30-year	18 - 60	\$100,000	\$1,000,000	Issued within the Past 5 Years	Standard Non-Tobacco/Tobacco or Better	<a href="#">Click Here</a>
	TOP Plus - Transamerica Opportunity Program Plus	Additional Insurance Accelerated Underwriting	TransTerm 10, 15, 20, 25 or 30-year	18 - 50	\$100,000	\$1,000,000	Issued within the Past 3 Years	Preferred Plus or Similar Standard Plus or Similar	<a href="#">Click Here</a>