



FOR LIFE

# Lincoln Policies & Procedures

## Lincoln Product Term Conversion Guidelines

Revised 02/10/2014

These guidelines are applicable to life contracts originally issued by both The Lincoln National Life Insurance Company<sup>1</sup> and Jefferson Pilot companies and their affiliates. This document provides an outline for the policy issue requirements and information about commissions and conversion credits.

A Term Conversion is defined as a term policy exchanged for a permanent policy during the contractual convertibility period without need for underwriting. Underwriting will be required when adding a second life or increasing coverage. Additionally, it is important to note that term conversions to the Lincoln **MoneyGuard**<sup>®</sup> products are not allowed.

Term conversions are subject to the convertibility clauses in each term contract, which define features including the length of the convertibility period and available riders. Please reference the originating term policy language for details.

### Highlight of Changes:

- Term conversions are allowed into a policy with Lincoln LifeEnhance<sup>®</sup> ABR (LEABR) provided completion of full underwriting based on age and face amount requirements and a reinstatement/change application.
- A new question has been added to provide clarification when converting two Term policies into one Permanent policy.
- Clarification regarding availability of certain rate classes. Preferred Plus and Preferred ratings are not available for face amounts less than \$100,000.

This memo is an integral part of the Guidelines and must accompany any communication of the attached pages.

<sup>1</sup> The Lincoln National Life Insurance Company refers to policies issued by Lincoln companies and business obtained through previous acquisitions and administrative agreements, included but not limited to; First Penn Pacific Life, Connecticut General Life Insurance, CIGNA Life Insurance, Aetna Life Insurance, Mass Mutual Life Insurance, UNUM Life Insurance, ING Life and Annuity Company of New York, Lincoln Life & Annuity Company of New York, Jefferson Standard Life Insurance, Pilot Life Insurance, Kentucky Central Life Insurance, Jefferson Pilot Financial Insurance Company, Chubb Life, Alexander Hamilton Life Insurance Company, Guarantee Life Insurance Company, Westfield Life Insurance Company, American Guardian Life, Jefferson Pilot LifeAmerica and First Alexander Hamilton Life Insurance.

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## KEY TERMS

**Non-level Premium Product** – A product in which the required premium is flexible. If the policy has sufficient funds to cover costs, the policy owner does not have to pay a premium (i.e. UL and VUL)

**Term Conversion** – A term policy on the life of an insured which is exchanged for a permanent policy on the same insured during the contractual convertibility period without need for underwriting.

**Term to Term Replacements** – Exchanging a Term policy for another Term policy is **not** considered a term conversion. In most situations, such exchanges are considered replacement sales and require signed replacement forms and full underwriting. This type of exchange falls outside the Term Conversion guidelines, except where a contract specifically allows for such an exchange. Please refer to the Internal Replacement Guidelines for more information.

**Aetna** – Aetna Life Insurance Company

**AGL** – American Guardian Life

**AHL** – Alexander Hamilton Life Insurance Company

**CG** – Connecticut General Life Insurance Company

**FPP** – First Penn-Pacific Life insurance Company

**ING** – ING Life & Annuity Company

**GL** – Guarantee Life

**JPFIC** – Jefferson Pilot Financial Insurance Company

**JPLIC** – Jefferson Pilot Life Insurance Company

**JPLA** – Jefferson Pilot Life America Insurance Company

**KCL** – Kentucky Central Life Insurance

**LL** – Lincoln National Life Insurance Company

**LLNY** – Lincoln Life & Annuity of New York

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## UNDERWRITING REQUIREMENTS

### Underwriting

- Per the contractual language, term conversions generally do not require underwriting unless there is an addition of coverage or riders or a request for a rate or underwriting class change. Conversion into Death Benefit Option III (DBO III) is an example of when underwriting is required due to an addition of coverage. There are exceptions to the general rule as noted in this document.
- The *Lincoln LifeEnhance*<sup>®</sup> Accelerated Benefit Rider requires full underwriting based on age and face amount requirements, even if the base policy converts without underwriting.
- If the initial term policy was issued on a unismoker basis, a smoker questionnaire and additional evidence will be required to determine smoker classification.
- If a client wishes to upgrade an underwriting class, evidence of insurability will be required. Contact your Underwriter to determine what evidence will be needed prior to ordering any requirements.
- It is important to verify the underwriting class and convertibility with Customer Service prior to meeting with your client. You can call 800-458-5299 and a Customer Service Professional will send your request to the appropriate team for handling. The information will be returned to you in writing.

### Underwriting Classes on the Permanent Policy

Term conversions without underwriting will generally have the same or similar underwriting class as the original term policy, including substandard rating or substandard flat extras. "Same or similar" is based on original underwriting requirements, not the name of the underwriting class. For example, Lincoln LifeElement<sup>®</sup> Level Term products will be converted to permanent plans with the same underwriting class using the grid below. However, in some cases, the permanent product will not have the same underwriting structure as the original term policy. Any special or preferred plus type classes, if any will be converted as shown below.

<b>Legacy Lincoln and Affiliates Original Underwriting Class</b>	<b>New Underwriting Class for Lincoln Products</b>
Preferred Best Non-Tobacco	Preferred Plus Non-Tobacco *
Preferred Non-Tobacco	Preferred Non-Tobacco*
Standard Plus Non-Tobacco	Standard Non-Tobacco
Standard Non-Tobacco	Standard Non-Tobacco
Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Tobacco

\*Preferred Plus and Preferred ratings are not available for face amounts less than \$100,000.

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For Lincoln (older Ft. Wayne issued) term/ rider products where the product issued had only three underwriting classes, please refer to the following grids to determine the correct new underwriting class.

<b>Lincoln (Ft. Wayne) Original Underwriting Class</b>	<b>Actual Rate Class Category</b>	<b>New Underwriting Class for Lincoln Products</b>
Preferred Plus	Preferred Non-Smoker	Preferred Non-Tobacco
Non-Smoker Preferred	Non-Smoker	Standard Non-Tobacco
Standard	Smoker	Standard Tobacco

The following are the identified blocks of Jefferson Pilot inforce business that require translation of underwriting class.

<b>Original Company</b>	<b>Blocks</b>	<b>Translation of Terms</b>
Alexander Hamilton Life, First AHL	All except P500 UL	Preferred means Standard Non-Tobacco Standard means Standard Tobacco
Guarantee Life	All except Lifetime Builder for \$100,000+ and Lifetime Builder 100 for \$100,000+	Preferred means Standard Non-Tobacco Standard means Standard Tobacco
Jefferson Pilot Life	All prior to Ultima (1989) series	Standard means Standard Tobacco
JPLex, Jefferson Standard, Pilot Life	All	Standard means Standard Tobacco
Sovereign	All	Standard means Standard Tobacco

Old Jefferson Pilot term that was issued with an underwriting class of Preferred Plus will be converted to Preferred Plus in the new Lincoln products, without additional underwriting.

## CONVERTIBILITY OPTIONS

### Permanent Life Portfolio Available for Conversion

- Lincoln reserves the right to limit and change the products it makes available for conversion at any time.
- Currently, universal life and variable universal policies available for sale will be allowed for term policy conversions, except for multi-life type products like the “Exec” products (i.e. Lincoln *AssetEdge*<sup>®</sup> Exec VUL, Lincoln *LifeReserve*<sup>®</sup> UL & Lincoln *LifeReserve*<sup>®</sup> Indexed UL with the Exec Rider), products that include the Enhanced Surrender Value Rider (i.e. Lincoln VUL<sup>ONE</sup>, Lincoln SVUL<sup>ONE</sup>, Lincoln *AssetEdge* VUL) and those that fall within the *Guaranteed Issue or Simplified Issue underwriting classification*.
- The Lincoln *MoneyGuard*<sup>®</sup> product suite is not available for term conversions.
- Available products change frequently. Reference the most recent State Availability chart for details of which permanent product are available in your clients’ state.
- Survivorship policies may be allowed, assuming underwriting is provided for any additional lives/ risk, for certain term products only. See the section below and refer to the product matrix.
- If the term policy is issued in New York, it can only convert to another NY product. If the term policy was non-NY, it can only convert to another non-NY product.

### Minimum Face Amount Limits

- Issuance of any permanent product will be within the minimum/maximum age and face requirements per the policy specification pages specific to each permanent product. In general, single-life Universal Life, single life Variable Universal Life and survivorship policies are available starting at \$100,000, although some Survivorship Variable Universal Life policies have a \$250,000 minimum.
- *Lincoln LifeReserve*<sup>®</sup> UL (2009) can be issued as low as \$1,000 for contractual obligations that do not require underwriting (e.g. Convertible term riders). All *Lincoln Employee Value*<sup>®</sup> UL Child Term Riders will be converted into the *Lincoln LifeReserve*<sup>®</sup> UL (2009).
- Check the policy specifications before running an illustration. Exceptions CANNOT be made to product minimums.

### Single Life Term to a Survivorship Life Permanent Policy

- Conversions from single life term policies to survivorship policies are allowed (and conversion credits, if any, will apply) provided the satisfactory medical evidence is provided on the second insured. A \$100,000 single life term policy converts to \$100,000 of survivorship coverage.
- Similarly, two single life term policies can convert to one survivorship policy (\$100,000 of convertible term on each insured is required to convert to \$100,000 of survivorship). Underwriting will not be required for either insured.
- Excludes policies issued prior to July 2007. For reinsurance purposes, we cannot allow these products to convert to a survivorship product.

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## Term Riders or Guaranteed Insurability Options – on Existing Permanent Contracts

- Refer to the rider conversion matrix at the end of the guidelines for rider specific information.
- Convertible riders (including but not limited to Children's and Other Insured Term riders) are convertible to products in Lincoln's Life portfolio subject to convertibility features documented in each rider's contract form.
- Conversion or guaranteed issue provisions exercised are subject to the face and issue requirements of the products then available for sale.
- *Lincoln LifeReserve*<sup>®</sup> UL (2009) can be issued as low as \$1,000 for contractual obligations that do not require underwriting. Additional information about *Lincoln LifeReserve*<sup>®</sup> UL (2009) is posted on the various websites.

## Term Policy on Waiver of Premium to Permanent Policy on Waiver of Monthly Deduction

Generally converting a term policy on waiver status to a permanent policy on waiver is not allowed, but may be allowed when specifically allowed by the term contract language. In some cases the term policy on waiver will automatically convert at the end of the conversion period.

Lincoln LifeElement<sup>®</sup> Level Term 2009 – 2013 allows the Waiver of Premium Rider to be converted to the Waiver of Monthly Deduction Rider whether the insured is presently exercising the waiver benefit or not, as long as all issue requirements for the new permanent product and the waiver rider are met. If the term policy has a waiver rider at the time of conversion, including the case where the insured is totally disabled and premiums are currently being waived, the insured will have access to the waiver of monthly deduction benefit as part of the conversion, (subject to availability and the company guidelines in place at the time of the conversion). This option is important as it will allow a client on waiver to keep the original face amount if they convert the policy, rather than only having access to the smaller benefit available on the original product when the face amount decreases at the end of the level term period. Note that underwriting will be required if the policy owner wants to add the Waiver of Specified Amount Rider rather than the Waiver of Monthly Deduction Rider.

For example:

- The client purchases a Lincoln LifeElement<sup>®</sup> Level Term policy with the Waiver of Premium Rider.
- In five years, while on Waiver benefit, the client converts into any of our secondary guarantee single life products available at the time of conversion.

The Details:

- The new permanent policy will include a waiver of monthly deduction benefit, where available.
- Since the term policy is still within the term period, the full face amount can be converted.
- No new premium would be required at the time of conversion because the client is on waiver benefit.
- No conversion credits would be available.

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- Since still on waiver, the new permanent policy would have no value and no inforce illustrations would be available.
- Since deductions have been waived, if/when the insured comes off the waiver benefit, the new policy would start with a zero coverage protection value and a zero accumulation value.

### **Two Term Policies Converting to One Permanent Policy**

- When both term policies are within convertibility and are the same insured, owner and rate class, they can convert into a single policy for the combined amount.
- When the two term policies have a different paid-to-date, the closest paid-to-date will be used as the new effective date and any unused premium on the second policy will be refunded to the owner.
- When the two term policies have different rate classes, they cannot be converted into one permanent policy. Two permanent policies would be issued.



## **POLICY ISSUE REQUIREMENTS**

### **Back Dated Illustration**

If the new policy requires back dating (to save age or paid-to-date of term policy is not current), a back dated illustration will be required. The Lincoln DesignIt<sup>sm</sup> Platform Illustration Guide contains information about backdating, including: a brief overview, Frequently Asked Questions, and examples.

### **Premium Refund**

All premium refunds will be applied to the new policy unless the owner of the original and new policy is different, in which case the refund will automatically be refunded. If the owners are the same, the premium refund will only be refunded at the owner's request.

### **Replacement Paperwork**

Term Conversions are exempt from state replacement requirements with the exception of:

- The Solicitation Form 29604NY; entitled Regulation 60 – Appendix 11, Insurance Department of the State of New York, Definition of Replacement which is required on all policies, including Term Conversions.

### **Effective Date of Term Conversion to a Fixed Product**

The effective date of the new policy will equal the prior paid to date of the term policy, unless we are backdating to save age. We can backdate to save age up to six months prior to the application signed date. An exception is OH, where we can only backdate up to three months.

Example:

The term policy has a paid to date of 3/1/13. The new application has a signed date of 2/28/13. The new policy effective date will be 3/1/13, unless backdating to save age.

### **Effective Date of Term Conversion to a Variable Universal Life Product**

For a term conversion to a VUL where cash is received, the effective date of the new policy will be the cash receipt date, unless we are backdating to save age. For a term conversion to a VUL that is initially funded with conversion credits and/ or unearned premium only, the effective date of the new policy will be the application signed date, unless we are backdating to save age.

Example #1:

The term policy has a paid to date of 3/1/13. The new application has a signed date of 2/28/13. A check for the Initial premium was received on 3/15/13. The new policy effective date would be 3/15/13.

Example #2:

The term policy has a paid to date of 3/1/13. The new application has a signed date of 2/28/13. The initial premium was paid with conversion credits only. The effective date of the new policy will be 2/28/13.

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## COMMISSIONS AND CONVERSION CREDITS

- Term conversions, unless otherwise noted below, are fully commissionable.
- Return of Premium (ROP) from an existing term policy paid as premium into the permanent policy is fully commissionable.
- Group life conversions to an individual life contract are not commissionable.
- Full first year commissions are paid on conversions from riders and no conversion credits are applied on convertible term riders. Guaranteed Insurability Riders do offer conversion credits.
- For any conversions in the first policy year, the commission payable under the permanent policy will be reduced by an amount equal to the commission paid under the term policy.
- Conversion credits (if any) vary by term product (see Term Conversion Matrix for details)
- Conversion credits (if any) applied to any UL, SUL and IUL policy in the current portfolio MAY be commissionable (see Term Conversion Matrix for more details).
- Conversion credits (if any) applied to any VUL and SVUL policy are non-commissionable.
- A prorated conversion credit, if any, is applied for partial face conversions.
- Conversion credits can be applied to modal premiums; they cannot be refunded to the Owner.
- A conversion credit is not available when the premiums under the term policy are being waived under the waiver of premium for Disability Rider/ provision. Generally, conversions are not allowed on term policies that are currently on disabled lives. There may be certain policies that allow conversion in the policy language.
- In the case of an off-anniversary conversion in years two +, where a premium has already been paid, an UNEARNED premium refund will be provided in addition to a conversion credit, if any, equal to a prorated portion of one year of term premium. This will be the case regardless of whether the permanent policy date is equal to the last anniversary of the term policy or current-dated. For refund and credit purposes, they will be treated as two separate transactions as of the date the paperwork is received in good order. The term policy will be surrendered as of a current date any premium refund will be offered back to the Owner. Secondly, a full year's worth of conversion credit will be applied to the new, permanent policy. Example:
  1. If the Owner wished to convert three months into a policy year (anniversary date is January and the current month is April) and they have paid three premiums on what is known as PAC (pre-authorized check) or electronic transfer. The Owner would receive no unearned premium refund, but a full year's worth of conversion credits, even if the new policy is dated as of January.
  2. If the Owner had paid an annual premium, the Owner would have received a pro-rated share of nine months' worth of the annual premium back as an unearned premium refund, AND a full year's worth of conversion credits. Any premium refund may be used as funding for the permanent policy, or may be refunded to the Owner.

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## QUESTIONS & ANSWERS

### **Can a term policy be converted to a permanent policy with half of the face amount being a term rider?**

No. Conversions are allowed to the base product only. The term rider would need to be underwritten.

- Example: A term policy with a face amount of \$250,000 cannot be converted to a UL with a face amount of \$125,000 with a Primary Insured Term Rider of another \$125,000. In this example, the client can convert to the UL base face amount of \$100,000, but underwriting is required for the term rider amount.
  - It should be noted that conversions into the Supplemental Coverage Rider (available in the Lincoln *LifeReserve*® UL product) does not require underwriting.

### **Can a term policy be partially converted?**

Yes, under the following conditions:

- Both the new policy and the balance of the old policy must meet product minimum face requirements, and
- If the total face amount between the new and old policy is increased, underwriting will be required on the face increase.

### **Can a term policy be converted into an existing permanent contract?**

Yes, a term policy can be converted to a permanent product, based on product guidelines and availability, for the same or a lesser amount without underwriting. The conversion must occur within a timeframe spelled out in the term policy and may have an age limit for the conversion.

### **When do you use the short form Application for Conversion versus the long form Reinstatement or Change Application?**

Short Form Application for Conversion is used when:

- No underwriting is required.

Reinstatement or Change Application is used when:

- Change to non-smoker rate, rate reduction, additional benefits, or increase in coverage is requested
- Change to non-smoker on Child Rider conversion (Child Rider converts at tobacco user rates)
- Internal or external replacement is involved. Note: if no underwriting is required, only the replacement questions need to be answered.

### **Are term conversions allowed into a policy with Lincoln LifeEnhance® ABR (LEABR)?**

Yes, but the following documentation will be required:

- Age and face amount requirements will be required,
- Reinstatement/Change application

If the underwriting offer is less favorable than the conversion underwriting class, the client can choose to:

- a. Proceed with the conversion with the conversion underwriting class and **not** add the LEABR, or
- b. Accept the less favorable rating and add the LEABR, but the less favorable rating would be applied to **both** the base policy and the LEABR.

### **What will be the expected turnaround time for processing a term conversion?**

The expected turnaround times, from approval to placement, on term conversions are longer than a new business case. Depending on the nature of the case, we may need to calculate conversion credits, coordinate the surrender of the old policy and obtain cost basis information before we can issue/place the new policy. Allow an additional five business days for processing from normal turnaround time.

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**Will term conversions receive credit on the Suicide and Contestability period?**

Yes, the new policy will receive credit for the portion of the Suicide and Contestability period completed, but only for the converted portion of face. Increases or certain changes in coverage will receive new suicide and contestability periods.

**How are conversion credits apportioned when there are multiple term conversions or where on term conversion is being broken into two or more permanent policies?**

- To avoid conflicts of interest, we will apply a formula to the application of conversion credits that removes any guesswork no matter how many original or new policies are involved in the transaction.
- All of the policies on an insured would be looked at in total. So, all of the conversion credits generated would be pro-rated in the same percentage as the resulting death benefit and would be apportioned accordingly.

For example, if the total credits generated were \$10,000 and there were three new policies, one equaling 200,000, one equaling 600,000 and the other equaling 400,000, then the credits would be divided like this:

$$\begin{aligned} \$1,670 & (200,000/1,200,000) = 16.7\% \quad 16.7\% \times 10,000 = 1,670 \\ \$5,000 & (600,000/1,200,000) = 50\% \quad 50\% \times 10,000 = 5,000 \\ \$3,330 & (400,000/1,200,000) = 33.3\% \quad 33.3\% \times 10,000 = 3,333 \end{aligned}$$

APPENDIX

Term Conversion Guideline Change Log

Date	Change
02/10/14 v.7	<ul style="list-style-type: none"> <li>▪ Added information when converting two term policies into one permanent policy</li> <li>▪ Added clarification about converting into a product with LifeEnhance® ABR</li> <li>▪ Added clarification about waiver of premium existing on term policies converted</li> <li>▪ Added Retirement Insurability Option Rider to the Rider Matrix</li> <li>▪</li> </ul>
09/4/12, v.6	<ul style="list-style-type: none"> <li>▪ Added Lincoln Employee Value Universal Life Child Term Rider</li> <li>▪ Added clarification on rider matrix on PITR/ OITR convertibility</li> <li>▪ Added clarification regarding convertibility into the Enhanced Surrender Value Rider</li> <li>▪ Changed legacy Lincoln &amp; affiliates business to allow for preferred plus underwriting class.</li> </ul>
06/6/11, v.5	<ul style="list-style-type: none"> <li>▪ Added clarification on waiver convertibility</li> <li>▪ Added Q&amp;A on convertibility into existing perm contract</li> <li>▪ Added Policy Effective Dates</li> <li>▪ Add Riders Matrix</li> <li>▪ Changed NY conversion age to 70 on Matrix</li> <li>▪ Clarified use of Short Form vs. Reinstatement Application</li> </ul>
03/01/10, v.4	<ul style="list-style-type: none"> <li>▪ Added new questions (Q&amp;A)</li> <li>▪ Added clarification in various areas</li> </ul>
06/22/07, v.3	<ul style="list-style-type: none"> <li>▪ Revised Policy Issue Requirements Q &amp; A to include "Conversion into Death Benefit Option III (DBOIII) is an example of when underwriting is required due to an addition of coverage. "</li> <li>▪ Added new question under Policy Issue Requirements Q &amp; A section: "Can the policy be partially converted".</li> <li>▪ Revised matrix to include detail around the First Penn-Pacific and Lincoln Life Manufactured in Schaumburg (Formerly FPP) products.</li> </ul>

## Term Conversion Matrix

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**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
<b>American Guardian Life (AGL)</b>	Policies end with an AG, AN, IN, GL, LA (SS# + LA)	Annual Renewable and Convertible Term	N250F	250,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
	AG	Annual Renewal and Convertible Term to age 100	STPLM		Convertible to age 100	None
<a href="#">back to contents</a>		Annual Renewable and Convertible Term	N250M	250,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	NS81BSFA, NS81BSFC, NS81BSFD, NS81BSFE, NS81BSFF, NS81BSFG, NS81BSFH, NS81BSFI, NS81BSFJ, NS81BSFK	50,000.00	Conversion may be made to a Universal Life policy at any time prior to the anniversary nearest the insured's age 70. Conversion may be made to a Whole life policy at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	NS81BSMA, MB, MD, ME, MF, MG, MH, MI, MJ, ML, MM, MN, MO, MP	50,000.00	Conversion may be made to a Universal Life policy at any time prior to the anniversary nearest the insured's age 70. Conversion may be made to a Whole life policy at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	RT81BSMA, MB, MC, MD	50,000.00	Conversion may be made to a Universal Life policy at any time prior to the anniversary nearest the insured's age 70. Conversion may be made to a Whole life policy at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	NS81LPFC, FD, FE, FF, FL, FO, FP, FS, FT, FU, FV, FZ, F1	50,000.00	Conversion may be made to a Universal Life policy at any time prior to the anniversary nearest the insured's age 70. Conversion may be made to a Whole life policy at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	RT81LPF	50,000.00	Conversion may be made to a Universal Life policy at any time prior to the anniversary nearest the insured's age 70. Conversion may be made to a Whole life policy at any time while the policy is in force and insured's age qualifies for a new plan..	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	NS81LPMA, MB, MG, MH, MI, MJ, MK, MM, MN, MQ, MR, MW, MY, M0, M2, M3	50,000.00	Conversion may be made to a Universal Life policy at any time prior to the anniversary nearest the insured's age 70. Conversion may be made to a Whole life policy at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	RT81LPMA, MB, MC, MD All plans Standard Smoker	50,000.00	Conversion may be made to a Universal Life policy at any time prior to the anniversary nearest the insured's age 70. Conversion may be made to a Whole life policy at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	NS81F All plans Standard Non Smoker	50,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	RT81F	50,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	NS81M	50,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Annual Renewable and Convertible Term	RT81M	50,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		New Super Term Plus	NST1FPN, FPS, FSN, FSS, MPN, M PS, MSN, MSS	100,000.00 for Preferred and \$50,000.00 for Std.	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		New Super Term Plus	NST10FPN, FPS, FSN, FSS, GPS, GSN, MPN, MPS, MSN, MSS	100,000.00 for Preferred and \$50,000.00 for Std.	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		New Super Term Plus	NST15FPN, FPS, FSN, FSS, GSN, MPN, MPS, MSN, MSS	\$100,000. for Preferred and \$50,000. for Std	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Revised Super Term	RST10FPN, FPS, FSN, FSS, GPN, MPN, MPS, MSN, MSS	100,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Revised Super Term	RST15FPN, FPS, FSN, MPN, MPS, MSN, MSS	100,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Revised Super Term	RST20FPN, FPS, FSN, FSS, GPN, MPN, MPS, MSN, MSS	50,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Super Term Plus	STP1-1FN, 1FS, 2FN, 2FS, 1MN, 1MS, 2M N, 2MS	Band 1 - Age 18-54 \$100,000.00 Age 55-70-\$50,000.00 Band 2-\$250,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
		Super Term Plus	STP5-1FN, 1FS,2FN,1MN,1MS,2MN,2MS	Band 1-\$100,000.00 Band 2-\$250,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Super Term Plus	ST10FPN1,FPN2,FPS1,FPS2,FSN1,FSN2,FSS1,GPN1,GPS1,MPN1,MPN2,MPS1,MPS2,MSN1,MSN2,MSS1,MSS2	Band 1-\$100,000.00 (age 18-54) (age 55-70) \$50,000.00 Band 2-\$250,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		Super Term Plus	ST15FPN1,FPN2,FPS1,FSN1,FSN2,FSS1,MPN1,MPN2,MPS1,MPN2,MSN1,MSN2,MSS1,MSS2	Band 1-(age 18-54) \$100,000.00 (age 55-70) \$50,000.00 Band 2-\$250,000.00	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		75 Super Term Plus	75STF,75STM, 75TMF	\$100,000.00 or \$300.00 annual premium, whichever is less.	Conversion may be made at any time while the policy is in force and insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 50% of the premium paid over the last 12 months.
		New Super Term Plus	NSTP1, NSTP10, NSTP15	\$100,000.00	Convertible to a permanent plan to age 75.	None
		Mod-One Ordinary Life-Participating	OLF, OLM	\$15,000.00 or \$200 minimum premium whichever is less.	Conversions available for child and spouse riders only.	None
		Whole Life	WLF,WLM	\$100.00 annual premium	Conversions available for child and spouse riders only.	None
		Super Term 20 Universal Life	ST20FPN,FPNX,FPS,FSN,FSS,MPN,MPNX,MPS,MPSX,MSN,MSN X,MSS	\$50,000.00	Conversions available for child and spouse riders only.	None
Alexander Hamilton Life (AHL)	000, 08, 20, 964, AH, AT, AC, O, 71, 44000, 00, 45, 50, 70, 72, 75, 84 & 35	10 Year Renewable Term	10PNS1, 10PNS2, 10PNS3, 10SNS1, 10SNS2, 10SNS3, 10SMK1, 10SMK2, 10SMK3, 10PNS1WA, 10PNS2WA, 10PNS3WA, 10SNS1WA, 10SNS2WA, 10SNS3WA, 10SMK1WA, 10SMK2WA, 10SMK3WA	10PNS1,10SNS1,10SMK1=\$100,000-249,999.99 10PNS2,10SNS2,10SMK2=\$250,000.00-\$999,999.99 10PNS3,10SNS3,10SMK3=\$1,000,000-\$10,000.00 10PNS1WA,10SNS1WA,10SMK1WA-\$100,000-\$249,999. 10PNS2WA,10SNS2WA,10SMK2WA-\$250,000-\$999,999 10PNS3WA,10SNS3WA,10SMK3WA-\$1,000,000-\$10,000.00	This policy may be converted to a new plan of insurance without evidence of insurability at any time but not after the 10th Policy anniversary or the maximum issue age of the new plan of insurance for the Insured's risk class, whichever is earlier.	None
<a href="#">back to contents</a>		15 Year Renewable Term	15PNS1, 15PNS2, 15PNS3, 15SNS1, 15SNS2, 15SNS3, 15SMK1, 15SMK2, 15SMK3 <b>15 Yr. not available in Washington</b>	15PNS1,15SNS1,15SMK1=\$100,000-249,999.99 band 1 15PNS2,15SNS2,15SMK2=\$250,000.00-\$999,999.99 band 2 15PNS3,15SNS3,15SMK3=\$1,000,000-\$5,000,000.00 band 3	Form 38361 rev 01/94: This policy may be converted to a permanent individual life plan offered by the Company without evidence of insurability at the earlier of the first 15 policy years or age 70. 1997 and thereafter: This policy may be converted to a permanent individual life plan offered by the company without evidence of insurability at the earlier of the first 10 policy years or the maximum issue age of the new plan of insurance for the Insured's risk class, whichever is earlier.	None
		Annual Renewable Term	1PNS1, 1PNS2, 1PNS3, 1SNS1, 1SNS2, 1SNS3, 1SMK1, 1SMK2, 1SMK3, 1PNS1WA, 1PNS2WA, 1PNS3WA, 1SNS1WA, 1SNS2WA, 1SNS3WA, 1SMK1WA, 1SMK2WA, 1SMK3WA	1PNS1,1SNS1,1SMK1=\$100,000-249,999.99 1PNS2,1SNS2,1SMK2=\$250,000.00-\$999,999.99 1PNS3,1SNS3,1SMK3=\$1,000,000-\$10,000.00 1PNS1WA,1SNS1WA,1SMK1WA-\$100,000-\$249,999. 1PNS2WA,1SNS2WA,1SMK2WA-\$250,000-\$999,999 1PNS3WA,1SNS3WA,1SMK3WA-\$1,000,000-\$10,000.00	This policy may be converted to a permanent individual life plan offered by the company without evidence of insurability at the earlier of the first 10 policy years or the maximum issue age of the new plan of insurance for the Insured's risk class, whichever is earlier. Each time qualification or re-entry is achieved a new 10 year conversion period becomes available.	Current company procedure provides a conversion credit in years 2-5 of 100% of the previous years paid annualized premium including any permanent substandard ratings (no credit for rider premiums paid).
		5 & 10 Year Level Term (See Footnote 1 for rating information)	5LRC88N, 10LRC88N		Convertible anytime the policy is in force and the insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 100% of the previous 12 months paid premium up to the 10th policy anniversary.
		5 Yr. Term, 10 Yr. Term, 1 Yr. Term (See Footnote 1 for rating information)	NY1PNS2, NY5PNS2, ANY5LRCN		Convertible anytime the policy is in force and the insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of: Year 1 = 80% of previous 12 months paid premium Years 2-10 = 100% of the previous 12 months paid premium
		ART (See Footnote 1 for rating information)	NYART70S		Convertible anytime the policy is in force and the insured's age qualifies for a new plan.	Current company procedure provides a conversion credit of 100% of the previous 12 months paid premium will be applied up in years 2-10.



**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
		ART-100 (See Footnote 1 for rating information)	ART100N, ART100S, 8RT100N, 8RT100S, XRT		Convertible to the policy anniversary nearest age 65 or 5 years from the policy date, if later, without evidence of insurability.	Current company procedure provides a conversion credit of 100% of the previous 12 months paid premium will be applied up in years 2-10.
			8ART99N		Convertible to the policy anniversary nearest age 65 or 5 years from the policy date, if later, without evidence of insurability.	Current company procedure provides a conversion credit of 100% of the previous 12 months paid premium will be applied up in years 2-10.
		(42) Extended Term	AMJJB		Prior to policy anniversary nearest age 23 - Options to purchase \$10,000 of additional insurance at ages 25, 27, 29, and 31	None
<b>Aetna/ING</b>		7, 10, 14, 21 Level Term and Empire Term	N/A		Varies by product, generally later of 8 or 10 years or age 65 or 70. Convertible to any permanent Lincoln product then available for sale. Full 1st year commissions on permanent product premium.	None
<a href="#">back to contents</a>		Annually Renewable Term (ART) and related ART Spouse Rider.	N/A		Annually Renewable Term (ART) and related ART Spouse Rider. Convertible to any permanent Lincoln product then available for sale.	<b>Contractual</b> - Applies for entire convertibility period. Equivalent to 1st years ART premium excluding rider premium amount. For the ART Rider conversion, the conversion credit will be the 1st year rider cost. <b>No commission is paid on conversion credits.</b>
		All other Term products including: Selecterm, Aeconoterm Flexitem, P5 & P6, R&C Term, D&U Term, etc., varies by product.	N/A		The convertibility period for each policy is noted on the policy spec page. Conversion to any permanent Lincoln product then available for sale. <b>Flex Term</b> also allows conversion to a Lincoln level term. In these situations, we use the standard classes of the Lincoln Flex Term product.	Current company procedure (non-contractual) provides a conversion credit of- Applies for entire convertibility period. Equivalent to prior year's annual premium. <b>No commission is paid on conversion credits.</b>
<b>CHUBB</b>		Annually Renewable Term	ART70	\$100,000.00	Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
<a href="#">back to contents</a>		Decreasing Term (15, 20, 25, and 30 year)	15DT, 20DT, 25DT, 30DT		Conversion to a permanent individual life plan offered by the Company without evidence of insurability up to three years prior to the expiry or the anniversary nearest age 65, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired
		Decreasing Term to age 100	DT100		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Dynamic Annual Renewable Term	DART		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Dynamic Annual Renewable Term	DART 70		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 55.	None
		Five Year Renewable and Convertible	5RCT		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the last expiry date or the policy anniversary nearest the Insured's age 65, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Joint Mortgage Term 20, 25, and 30	20JMTMM, 20MTZMM, 25JMTMM, 25MTZMM, 30JMTMM, 30MTZMM		Conversion to a permanent individual life plan offered by the Company without evidence of insurability up to three years prior to the expiry or the anniversary nearest Joint age 65, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired. May qualify for Reserve Credit if policy was issued before 12/30/80.
		Life Expectancy Term	LET		Conversion to a permanent individual life plan offered by the Company without evidence of insurability up to 3 years prior to the expiry. If the "61 rate book" is used, conversion is offered up to 5 years prior to the expiry. Contact MYJPF for details.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Modified Premium Ordinary Life	MPOL, MPOLWP		Conversion to a permanent individual life plan offered by the Company without evidence of insurability on the tenth policy anniversary.	None
		Modified Premium Term 5 (PACESETTER)	MPT5, MPT5A, MPT5AM, MPT5AMN, MPT5AS, MPT5C, MPT5CS		Conversion to a permanent individual life plan offered by the Company without evidence of insurability on the tenth policy anniversary.	None
		Modified Premium Whole Life	MPWL, MPWLS, MPWLG (Georgia)		Conversion to a permanent individual life plan offered by the Company without evidence of insurability on the tenth policy anniversary.	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
		Mortgage Term (20, 25, and 30)	MT20, MT25, MT30		Conversion to a permanent individual life plan offered by the Company without evidence of insurability up to three years prior to the expiry or the anniversary nearest age 65, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired. May qualify for Reserve Credit if policy was issued before 12/30/80.
		Revertible Term	RVT		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Score 10/98	VNS1098S, VNS1098N, VNS1098P, VNS1098+	\$100,000.00	Conversion to any universal life policy available at the time of exchange without evidence of insurability for the first eight years up to a maximum age 70. (Maximum exchange age for California is 65) <b>For conversion in the first 5 years:</b> The new policy will be issued in the same underwriting class as the Score Ten policy. <b>For years 6 thru 8:</b> Conversion of preferred plus non-smoker or preferred non-smoker Score Ten policies will be issued at standard non-smoker rates.	Current company procedure provides a conversion credit within the first five years equal to 100% percent of the previous 12 months Score Ten premium is applied. There is no conversion credit offered after 5 years. <b>No commission is paid on conversion credits.</b>
		Score Ten	Score Ten VNS10+, VNS10P, VNS10N, VNS10S Montana VNS10SMT, VNS10NMT, VNS10PMT, VNS10+MT Virgin Islands VNS10SVI, VNS10NVI, VNS10PVI, VNS10+VI (minimum face 100k)	\$100,000.00	Conversion to any universal life policy available at the time of exchange without evidence of insurability for the first eight years up to a maximum age 65. <b>For conversion in the first 5 years:</b> The new policy will be issued in the same underwriting class as the Score Ten policy. <b>For years 6 thru 8:</b> Conversion of preferred plus non-smoker or preferred non-smoker Score Ten policies will be issued at standard non-smoker rates.	Current company procedure provides a conversion credit of within the first five years equal to 100% percent of the previous 12 months Score Ten premium is applied. There is no conversion credit offered after 5 years. <b>No commission is paid on conversion credits.</b>
		Score Twenty	<b>Score 20</b> VNS20+, VNS20P, VNS20N, VNS20S Montana VNS20SMT, VNS20NMT, VNS20PMT, VNS20+MT Virgin Islands VNS20SVI, VNS20NVI, VNS20PVI, VNS20+VI (minimum face 100k)	\$100,000.00	For the first 20 years, up to a maximum age of 70, the policy may be exchanged to any permanent plan available at the time of exchange without evidence of insurability. <b>For exchange in the first 10 years:</b> The new policy will be issued in the same underwriting class as Score Twenty. <b>In years 11-20,</b> exchanges of preferred plus non-smoker or preferred non-smoker Score Twenty policies will be issued standard non smoker.	For conversion within the first ten years a credit equal to 100% of the previous 12 months score twenty premium is applied. There is no conversion credit offered after 10 years. <b>No commission is paid on conversion credits.</b>
		Single Life Decreasing Term	SLDT 100		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Ten Year Renewable and Convertible	10RCT, 10RCT, 10RCTANS, 10RCTAS, 10RCTL, 10RCTS	\$10,000	Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the last expiry date or the policy anniversary nearest the Insured's age70.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Track One (Version I) usually Year '93 or prior, check short name	TR01		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Track One (Version II) usually Year '94 or later, check short name	TRR1		Conversion to a permanent individual life plan offered by the Company without evidence of insurability during the first nine policy years or the policy anniversary nearest the Insured's age 69, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Track Five (Version I) usually Year '93 or prior, check short name	TR05		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium if the policy is converted during policy years 1 through 9. 100% of the previous months paid premium will be applied if converted in years 3, 5, or 9.
		Track Five (Version II) usually Year '94 or later, check short name	TRR5		Conversion to a permanent individual life plan offered by the Company without evidence of insurability during the first nine policy years or the policy anniversary nearest the Insured's age 70, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
		Track Ten (Version I) usually Year '93 or prior, check short name	TR10		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium years 1-9. No credits are available if the conversion privilege has expired.
		Track Ten (Version II) usually Year '94 or later, check short name	TRR0		Conversion to a permanent individual life plan offered by the Company without evidence of insurability during the first nine policy years or the policy anniversary nearest the Insured's age 70, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Track Fifteen (Version I) usually Year '93 or prior, check short name	TR15		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 70.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium if the policy is converted during policy years 1-14. No Credit is available if the conversion privilege has expired.
		Track Fifteen (Version II) usually Year '94 or later, check short name	TRRF		Conversion to a permanent individual life plan offered by the Company without evidence of insurability during the first 14 policy years or the policy anniversary nearest the Insured's age 69, if sooner.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Yearly Renewable Term	YTR		Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the anniversary nearest the Insured's age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
		Your Economizer Special	YES		Conversion to a permanent individual life plan offered by the Company without evidence of insurability at anytime.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium up to the 10th policy anniversary. No credits are available if the conversion privilege has expired.
Connecticut General (CG)	N/A	CG Level Term	N/A		1st 10 years or age 75, whichever is earlier.	Current company procedure provides a conversion credit for the entire convertibility period. Equivalent to prior year's annual premium. <b>No commission is paid on conversion credits</b>
<a href="#">back to contents</a>	N/A	Select Term	N/A		5 years	Current company procedure provides a conversion credit for the entire convertibility period. Equivalent to prior year's annual premium. <b>No commission is paid on conversion credits</b>
First Penn-Pacific (FPP)	N/A	First Penn-Pacific GTO	GTO	\$100,000.00	Earlier of policy year 9 and age 70. Convertible to any individual level premium permanent Lincoln product then available for sale for an equal face amount. Conversion may also be made to certain non-level premium permanent life insurance products. Survivorship products are not available for conversions.	None
		First Penn-Pacific GTO	2GTO - 10,15,20,25,30	\$50,000.00	Convertibility to the anniversary nearest age 75.	None
		First Penn-Pacific GTO	3GTO, 4GTO	\$100,000.00	Age 75 - Convertible to any individual level premium permanent Lincoln product then available for sale for an equal face amount. Conversion may also be made to certain non-level premium permanent life insurance products. Survivorship products are not available for conversions.	None
		First Penn-Pacific GTO	5GTO (A), 5GTO (B), 6GTO, 7GTO, 7.5GTO, 8GTO, 9GTO, 10GTO, 8LGTO, 9LGTO, 10LGTO, 11LGTO, 12LGT O, 13LGTO	\$100,000.00	Earlier of age 70 (age nearest) or the level premium paying period. The convertibility period for each policy is noted on the policy specifications page. Convertible to any individual level premium permanent Lincoln product then available for sale for an equal face amount. Conversion may also be made to certain non-level premium permanent life insurance products. Survivorship products are not available for conversions.	None
		First Penn-Pacific STO	STO	\$100,000.00	Earlier of policy year 5 and age 65. Convertible to any individual level premium permanent Lincoln product then available for sale for an equal face amount. Conversion may also be made to certain non-level premium permanent life insurance products. Survivorship products are not available for conversion.	None
		First Penn-Pacific STO	2STO-5	\$100,000.00	Convertible to the earlier of 10 policy years or the anniversary nearest age 70.	None
		First Penn-Pacific STO	2STO-10	\$100,000.00	Convertible to the earlier of 10 policy years or the anniversary nearest age 70.	None
		First Penn-Pacific STO	2STO-15	\$100,000.00	Convertible to the earlier of 15 policy years or the anniversary nearest age 70.	None
		First Penn-Pacific STO	2STO-20	\$100,000.00	Convertible to the earlier of 20 policy years or the anniversary nearest age 70.	None
		First Penn-Pacific STO	2STO-25	\$100,000.00	Convertible to the earlier of 25 policy years or the anniversary nearest age 70.	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
		First Penn-Pacific STO	2STO-30	\$100,000.00	Convertible to the earlier of 30 policy years or the anniversary nearest age 70.	None
		First Penn-Pacific STO	3STO, 4STO, 5STO, 6STO, 7STO	3STO=\$250K 4STO-7STO is \$100K	Earlier of age 70 (age nearest) or the level premium paying period. The convertibility period for each policy is noted on the policy specifications page. Convertible to any individual level premium permanent Lincoln product then available for sale for an equal face amount. Conversion may also be made to certain non-level premium permanent life insurance products. Survivorship products are not available for conversion.	None
		FPP Term	BLT	\$50,000.00	Earlier of policy year 9 and age 65.	
		FPP Term	QLT	\$100,000.00	Earlier of policy year 5 and age 65	
		FPP Great Term Options "Matrix" or Matrix Direct Version	MAT-5,10,15,20	\$100,000.00	Convertible in the first 9 policy years or prior to age 70 if earlier.	None
		Annually Renewable Term	Trail Blazer 20 (ART)	\$250,000.00	Earlier of age 70 (age nearest) or the level premium paying period.	
<b>Guarantee Life</b>	21	Five Year Renewable Term / Dividends	5RTF		This policy may be converted, without proof of insurability, to a policy on a permanent life or endowment plan. 1) while this policy is in effect. 2) before the Conversion period shown on page one has expired; and 3) before the policy anniversary nearest the Insured's sixty-fifth birthday.	None
	21	Five Year Renewable Term	5RT		The conversion period until policy anniversary nearest the insured's age 60.	None
<a href="#">back to contents</a>	20, 21, 5, & K0	Ten Year Decreasing Term	10DT		Convertible in first seven year or before age 65	None
	2, 5, 00, K0, & 0000	Ten Year Family Income Policy	10FIP		Convertible in first seven year or before age 65	None
		Ten Year Family Income Rider	10FIR		Convertible in first seven year or before age 65	YES
		Ten Year Renewable Term	10YR REN		This policy may be exchanged at any time without evidence of insurability for a new policy in an amount equal to or less than the Sum Insured at the time of conversion, provided that application is made prior to the anniversary next following the Insured's 70th birthday and subject to conditions in the rider. See policy forms.	None
		10 Year Supplemental Term	10ST		Convertible in first seven year or before age 65	None
		Fifteen Year Decreasing Term	15DT		Convertible in first eleven years or before age 65	None
		Fifteen Year Family Income Policy	15FIP		Convertible in first eleven years or before age 65	None
		Fifteen Year Mortgage Term Decreasing Life	15MP		May be converted without proof of insurability to a new policy guaranteed to age 65. See policy provisions.	Yes, half of the premium paid over the last 12 months.
		15,20,25,30 Mortgage Term	MT		5 years prior to expiration or up to primary insured's age 70. Both insured's have to convert at the same time.	100% issue year 1-5, 50% issue year 6-9 and 0 after 9 years or issue age 61.
		15,20,25 and 30 Joint Mortgage Protection	JMP		Has to be a joint conversion prior to the insured's death before the insured's 65th birthday.	100% in any year of contract.
		Fifteen Year Family Income Rider	15FIR		Convertible in first eleven years or before age 65	YES
		Fifteen Year Supplemental Term	15ST		Convertible in first eleven years or before age 65	None
		Twenty Year Decreasing Term	20DT		Convertible in first fifteen years or before age 65	None
		Twenty Year Family Income Policy	20FIP		Convertible in first fifteen years or before age 65	None
		Twenty Year Family Income Rider	20FIR		Convertible in first fifteen years or before age 65	YES
		Twenty Year Supplemental Term	20ST		Convertible in first fifteen years or before age 65	None
		Twenty-five Year Decreasing Term	25DT		Convertible in first twenty years or before age 65	None
		Twenty-Five Year Family Income Policy	25FIP		Convertible in first twenty years or before age 65	None
		Twenty-five Year Supplemental Term	25ST		Convertible in first twenty years or before age 65	None
		Thirty Year Decreasing Term	30DT		Convertible in first twenty-five years or before age 65	None
		Thirty Year Family Income Rider	30FIR		Convertible in first twenty-five years or before age 65	YES

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
		Thirty Year Supplemental Term	30ST		Convertible in first twenty-five years or before age 65	None
		<b>Decreasing Term Riders</b> Ten Year Decreasing Term Rider	10DTR		Convertible in first seven years or before age 66	None
		Fifteen Year Decreasing Term Rider	15DTR		Convertible in first eleven years or before age 65	None
		Twenty Year Decreasing Term Rider	20DTR		Convertible in first fifteen years or before age 65	None
		Twenty-five Year Decreasing Term Rider	25DTR		Convertible in first twenty years or before age 65	None
		Thirty Year Decreasing Term Rider	30DTR		Convertible in first twenty-five years or before age 65	None
		Decreasing Term Rider-Spouse	DTR-S		Convertible to age 60	Calculated from Conversion allowance table
		Decreasing Term Rider Wife	DTR-W		Convertible to age 60	Calculated from Conversion allowance table
		<b>Family Protector</b> Family Protector 20 for Children	FP20C		Convertible for 5X face amount at age 21 **If converted before age 21, only face amount	YES
		Family Protector 20 for Wife	FP20W		Convertible for 20 years or to age 60	Calculated from Conversion allowance table
		Family Protector 60 for Children	FP60C		Convertible for 5X face amount at age 21 **If converted before age 21, only face amount	YES
		Family Protector 60 for Wife	FP60W		Convertible to age 60	Calculated from Conversion allowance table
		Family Protector 65 for Children	FP65C		Convertible for 5X face amount at age 21 **If converted before age 21, only face amount	YES
		Family Protector 65 for Wife	FP65W		Convertible to age 65	Calculated from Conversion allowance table
		Primary Insured Rider	GBIR		Convertible to age 65	None
		Primary Term Rider	GBTR		Convertible to age 65	None
		Level Term Rider –Children	LTR-C		Convertible for 5X face amount at age 22 **If converted before age 22, only face amount	YES
		Level Term Rider –Spouse	LTR-S		First 11 years	Calculated from Conversion allowance table
		Level Term Specified Insured	LT-SI		Convertible to age 65	None
		Smart Start - Level Term to 25	LT 25	1 unit=\$10,000.00	Convertible to age 25 - The child becomes owner at the age of majority.	None
		Level Term Other Insured	LT-SO		Convertible to age 65	None
		Primary Insured Rider	PIR		Convertible to age 65	None
		Primary Term Rider	PTR		Convertible to age 65	None
		Flexible Premium Annual Renewable Term	FPART		This policy may be exchanged at any time without evidence of insurability for a new policy in an amount equal to or less than the Sum Insured at the time of conversion, provided that application is made prior to the anniversary next following the Insured's 65th birthday and subject to the following conditions. See policy provisions.	None
		Super Select 10 <b>(See Footnote 2 for rating information)</b>	SS10		First 9 Years up to age 65	· 100% of last 12 months paid Years 1-5 · 80% of last 12 months paid Year 6 · 60% of last 12 months paid Year 7 · 40% of last 12 months paid Year 8 · 20% of last 12 months paid Year 9 · No allowance-Year 10
		Select Term Life <b>(See Footnote 2 for rating information)</b>	STL		Convertible to age 65	None
		Term Life to age 90	T215		This policy has not reached the earlier of the policy anniversary after the Insured's 65th birthday or the 8th policy anniversary	None
		Term Builder 1 Term Builder 10 <b>(See Footnote 2 for rating information)</b>	TB1 / TB10	\$100,000 (after 03/99 min face of \$50,000)	This policy has not reached the earlier of the policy anniversary after the Insured's 65th birthday or the 8th policy anniversary	· 100% of last 12 months paid-Years 1-5 · 75% of last 12 months paid Year 6 · 50% of last 12 months Year 7 · 25% of last 12 months paid Year 8

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
						- No allowance after Year 8
		Term Builder 15 (See Footnote 2 for rating information)	TB15	\$100,000 (after 03/99 min face of \$50,000)	This policy has not reached the earlier of the policy anniversary after the Insured's 65th birthday or the 12th policy anniversary.	- 100% of last 12 months paid-Years 1-5
						- 75% of last 12 months paid Year 6
						- 50% of last 12 months Year 7
						- 25% of last 12 months paid Year 8
						- No allowance after Year 8
		Term Builder 20 (See Footnote 2 for rating information)	TB20	\$100,000 (after 03/99 min face of \$50,000)	This policy has not reached the earlier of the policy anniversary after the Insured's 65th birthday or the 15th policy anniversary.	- 100% of last 12 months paid-Years 1-5
						- 75% of last 12 months paid Year 6
						- 50% of last 12 months Year 7
						- 25% of last 12 months paid Year 8
						- No allowance after Year 8
		Term Builder 30 (See Footnote 2 for rating information)	TB30	\$50,000.00	This policy has not reached the earlier of the policy anniversary after the Insured's 65th birthday or the 20th policy anniversary	- 100% of last 12 months paid-Years 1-5
						- 75% of last 12 months paid Year 6
						- 50% of last 12 months Year 7
						- 25% of last 12 months paid Year 8
						- No allowance after Year 8
		Primary Insured Rider	PIR		Convertible to age 65	None
		Yearly Renewable before rate manual 42 (See Footnote 2 for rating information)	YRT	\$2,000	Convertible to age 60	None
		Yearly Renewable rate manual 42 and later (See Footnote 2 for rating information)	YRT, YRTM3	\$2,000	Convertible to age 65	None
<b>JPF</b>	CT, CF, & CP LP, LG	Decreasing Term- Also 7, 10, 12 and 15 Year Convertible Term	DT		Conversion to a permanent individual life plan offered by the company without evidence of insurability on or before the policy anniversary which occurs 2 years before the expiry date, or the policy anniversary nearest the insured's 65th birthday	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied.
	GC	1 Year Term Insurance	VNG1075N		Policy may be exchanged on or before the last policy anniversary before the Insured's 66th birthday. See exchange provision in policy.	None
	GC	1 Year Term Insurance Rider	VNG1075N		The exchange must occur on or before the anniversary of the effective date of this rider nearest the Insured's 65th birthday. See exchange provision in policy.	None
		One Year Term Renewable and Convertible	RNYRT75N		Conversion to a permanent individual life plan offered by the company without evidence of insurability on or before the policy anniversary nearest the Insured's 65th birthday.	None
	000	Five Year Convertible and Renewable Term	QN10RC5		At any time while this policy is in force prior to the anniversary of the policy date nearest the Insured's age of Sixty-three years, and while no premium is in default beyond the grace period, and the Insured does not then qualify for waiver of premium under any disability coverage provided in this policy the Owner may exchange this policy, without evidence of insurability, for a new policy on the life of the Insured for the amount of insurance in force on the date of exchange.	None
<a href="#">back to contents</a>		Five Year Term Renewable and Convertible	5YTRC , , QLRC5YT, SNRC5YT, UN5YTRCN, VN5YTRSC, RMRC5YTN		Conversion to a permanent individual life plan offered by the company without evidence of insurability on or before the policy anniversary nearest the Insured's 65th birthday.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
		Yearly Renewable term to age 75	YRT, RYTA, YRTB, YRTB2, YRTC, YRTC2, YRTD2, YRTF2, VMYRT, RMRM1YTN, TNRC1YTN, TNRC5YT, QNRC1YTN, RNRC1YTN, RNRC1YT, SNRC1YTS, TNYRT75N, UNYRT75N, VNYRT75N, VNYRTHN	\$2,000	Conversion to a permanent individual life plan offered by the company without evidence of insurability on or before the policy anniversary nearest the Insured's 65th birthday.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied
	0	Five Year Renewable term	RN10RC5, RN50RC5		At any time this policy is in force prior to the anniversary of the policy date nearest the Insured's age of Sixty-three years, and while no premium is in default beyond the grace period, and the Insured does not then qualify for waiver of premium under any disability coverage provided in this policy.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied
		Score 20	VN20P, VN20N	\$100,000	Convertible until the earlier of age 70 or the first 20 policy years. *Note - In years 11-20, exchanges of preferred plus non-smoker or preferred non-smoker will be issued standard non-smoker.	Current company procedure provides a conversion credit of 100% of the previous 12 months paid premium will be applied. No conversion credits are offered after year 10.
<b>JPF and AHL</b>		Conquest Fifteen Year Level Term	15PNS1R, 15PNS2R, 15PNS3R, 15SNS1R, 15SNS2R, 15SNS3R, 15SMK1R, 15SMK2R, 15SMK3R, VNF15	Band 1-\$100,000.00 Band 2-\$250,000.00 Band 3-\$1,000,000.00	Conversion to a permanent individual life plan offered by the Company without evidence of insurability at the earlier of the first 10 policy years or age 70	None
<a href="#">back to contents</a>		Conquest Ten Year Level Term	10PNS1R, 10PNS2R, 10PNS3R, 10SNS1R, 10SNS2R, 10SNS3R, 10SMK1R, 10SMK2R, 10SMK3R, VNF10		Conversion to a permanent individual life plan offered by the Company without evidence of insurability at the earlier of the first 10 policy years or age 70	None
		Conquest One Year Renewable and Convertible Term	1PNS1R, 1PNS2R, 1PNS3R, 1SNS1R, 1SNS2R, 1SNS3R, 1SMK1R, 1SMK2R, 1SMK3R, VNF1, VNC1T95N, VNC1T95P		Conversion to a permanent individual life plan offered by the Company without evidence of insurability at the earlier of the first 10 policy years or age 70	Current company procedure provides, in years 2 to 5, a conversion credit of 50% of the previous 12 months paid premium including any permanent substandard rating (no credit for rider premiums paid) will be applied
	TP	Current Assumption Term to 75	CAT75, VNC1T75, VNC2T75, VNC3T75, VNC4T75	\$50,000 \$100,000 for Preferred Non-Tobacco rates	Conversion to a permanent individual life plan offered by the Company without evidence of insurability prior to the policy anniversary nearest the following age or duration: -Issue age: 34 or less Conversion period ends age 45 -Issue age: 35-55 Conversion period ends 10th Anniversary -Issue age 56-63 Conversion period ends age 65 -Issue age 64 or greater Conversion period ends 2nd Anniversary	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied
	TP	Current Assumption Term to 95	VNC2T95P	\$100,000.00	While this policy is in force with no premiums in default, it can be converted to a new plan of insurance without evidence of insurability, through the earlier of the 10th policy anniversary; attained age 70. Please see policy rider for further details.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied
	TP	Yearly Renewable Term (10 years)	YRT10N, YRT10S, YRT10P	????	Conversion to a permanent individual life plan offered by the company without evidence of insurability anytime prior to the earlier of the 8th policy anniversary or the policy anniversary nearest the insured's age 65.	Conversion credit is equal to 50% of the previous 12 months premium paid.
	TP	7, 10, 12, or 15 Year Convertible Term	VN15, VN12, VN10, VN7, VNN10TN, VNDT15S, VNDT20S, UNDT20S	????	Convertible on or before the earlier of the policy anniversary which occurs 2 years before the expiry date or the policy anniversary nearest age 65.	Current company procedure provides a conversion credit of 50% of the previous 12 months paid premium will be applied.
	000	Second to Die	TAJTWL	??	Upon the death of the first insured to die the new policy may be any whole life or endowment. The death of the first insured to die must occur before the policy anniversary nearest the surviving insured 65th birthday. The request for the new policy must be made within 60 days following the death of the first insured to die.	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
	MF	Advantage FlexTerm10	MFXT10	\$100,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 10 policy years.	None
	MF	Advantage FlexTerm15	MFXT15	\$100,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 15 policy years.	None
	MF	Advantage FlexTerm20	MFXT20	\$100,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 20 policy years.	None
	MF	Advantage FlexTerm30	MFXT30	\$100,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 30 policy years.	None
	MA	Advantage FlexTerm10,15,20,30	MFXT10NY, MFXT15NY, MFXT20NY, MFXT30NY	\$100,000	May be converted anytime during the first five years or through the insured's attained age 60, whichever is later. *Note - ALL Advantage Flex Terms cannot convert into JLS (Joint Life Survivor)	None
	XF, XP	Prelude GP Series	GP10	\$1,000,000	The conversion period is 5 years for a 10 year term, or through age 69, whichever occurs first. * NY maybe different check policy.	None
	XF, XP	Prelude GP Series	GP15, 20 and 30	\$1,000,000	The conversion period is 10 years for 15, 20 and 30 year term, or age 69, whichever comes first. * NY maybe different check policy.	None



**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
	XF, XP	Prelude LP	LP15, 20, 30	\$250,000	The conversion period ends at the end of the level premium paying period or through the insured's age 69, whichever comes first. * NY maybe different check policy.	None
	XF, XP	Prelude Plus	P10	\$500,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 10 policy years. *Note - Cannot convert into JLS (Joint Life Survivor)	None
	XF, XP, XM	Prelude Plus	P15 - P15HNNY	\$500,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 15 policy years. New York - The later of the insured's age 60 or the 5th policy year *Note - Cannot convert into JLS (Joint Life Survivor)	None
	XF, XP	Prelude Plus	P20	\$500,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 20 policy years. *Note - Cannot convert into JLS (Joint Life Survivor)	None
	XF, XP, XL	Prelude Plus	P30	\$500,000	Convertible at the earlier of the policy anniversary nearest age 70 or within the first 30 policy years. New York: conversion period ends at the later of the insured's attained age 60 or the fifth policy anniversary (end of the fifth policy year). *Note - Cannot convert into JLS (Joint Life Survivor)	None
	XF, XP	Prelude Plus	PR10	\$1,000,000	The conversion period is 5 years for 10 year term through age 69 whichever occurs first. New York: conversion period ends at the later of the insured's attained age 60 or the fifth policy anniversary (end of the fifth policy year).	None
	XF, XP	Prelude Plus	PR15	\$1,000,000	The conversion period is 10 years for 15 year term through age 69 whichever occurs first. New York: conversion period ends at the later of the insured's attained age 60 or the fifth policy anniversary (end of the fifth policy year).	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
	XF, XP	Prelude Plus	PR20	\$1,000,000	The conversion period is 10 years for 20 year term through age 69 whichever occurs first. New York: conversion period ends at the later of the insured's attained age 60 or the fifth policy anniversary (end of the fifth policy year).	None
	XF, XP	Prelude Plus	PR30	\$1,000,000	The conversion period is 10 years for 30 year term through age 69 whichever occurs first. New York: conversion period ends at the later of the insured's attained age 60 or the fifth policy anniversary (end of the fifth policy year).	None
	XF	Prelude LP Series (2001 Block)		\$250,000	Convertibility determined by TAG via transmittal. *Note - Can convert into JLS (Joint Life Survivor) * NY maybe different check policy.	None
<b>Kentucky Central Life (KCL)</b>	EXB, CSB, UNA, EXA		SL (Super Life)	25,000 - 99,999 band T 100,000- 249,999 band U 250,000 - 499,999 band V 500,000 - 999,999 band W 1,000,000 - up band X	Convertible to any permanent Lincoln product then available for sale. A request for exchange must be made, and the required premium for the new policy paid, while the policy is in full benefit and before the policy anniversary nearest to the Insured's 65th birthday. The sum insured of the new policy must not be less than our minimum issue amount for the plan selected, nor greater than the sum insured of this policy.	Conversion credits are permitted where it is a contractual provision of the policy. <b>No commission is paid on conversion credits.</b>
<a href="#">back to contents</a>	EXB, CSB	NL (New Life) SNL (Super New Life) Level 10	L10M1, NLNSF881	NL 50,000 - 249,999 band Y NL 250,000 - 500,000 band Z L10 50,000 - 499,999 band A L10 500,000 - up band B Super New Life is available for \$500,001 and above	New Life and Super New Life can be exchanged for any universal life, whole life or endowment policy being issued by the Company at the time of the exchange. The exchange can be made any time prior to the policy anniversary nearest the insured's 80th birthday without evidence of insurability.	None
		5 Year R&C Term	5YRCP03M & 5YRTP821	<b>10,000 - 24,999 Band 1</b> <b>25,000 - 99,999 Band 2</b> <b>100,000 - 249,999 Band 3</b> <b>250,000 - 999,999 Band 4</b> <b>1,000,000 - NONE Band 5</b>	Convertible until the policy anniversary nearest age 65.	Attained age at Conversion - Factor Per Thousand 25 or less \$1.00 26 - 30 \$1.25 31 - 35 \$1.50 36 - 40 \$1.75 41 - 45 \$2.00 46 - 50 \$2.25 51 - 55 \$2.50 56 - 60 \$2.75 61 or over \$3.00
	EXB		25YDT86M	??	This policy may be converted, prior to the end of the policy term, to a continuous premium, joint whole life policy if the conditions which follow are fulfilled. The legal age of the insureds much not be greater than 65 (This age, as of the Date of Issue, is shown in the Policy Specifications).	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
	UNA		25JDT80N	??	Convertible to any permanent Lincoln product then available for sale. A request for exchange must be made, and the required premium for the new policy paid, while the policy is in full benefit and before the policy anniversary nearest to the Insured's 65th birthday.	None
	UNA	ART	ARCTM	??	The policy may be converted to a whole life or endowment policy under certain conditions, and if the date of conversion is on or before the 5th policy anniversary, it may be converted to a five year renewable and convertible term plan. A request for conversion must be made, and the required premium for the new policy paid, while the policy is in full benefit and before the policy anniversary nearest the insured's 65th birthday.	None
	UNA		30JCT805		This policy may be converted, prior to the end of the Policy Term, to a continuous premium, joint whole life policy. The joint equal age of the Insureds must not be greater than 65 (this age, as of the Date of Issue, is shown in the Policy Specifications).	None
Lincoln Life	N/A	Lincoln Level Term	T05, T15, T10	\$100,000.00	First 10 policy years or age 75, whichever is earlier. Convertible to any permanent Lincoln product then available for sale.	Current company procedure provides a conversion credit for entire conversion period. Equivalent to prior year's modal premium. For example: If mode is quarterly, the conversion credit will be the last four quarters paid into the term policy. <b>No commission is paid on conversion credits.</b>
Lincoln Life and Annuity of New York LNY Manufactured in Schaumburg (formerly FPP) <a href="#">back to contents</a>	N/A	Lincoln GTO	N/A	\$100,000.00	Earlier of age 70 (age nearest) or the level premium paying period. The convertibility period is noted on the policy specifications page. Convertible to any individual permanent Lincoln Life and Annuity of New York product then available for sale. The face amount must not exceed the face amount of the original policy. Survivorship products are not available for conversions.	None
	N/A	Lincoln STO	7LSTO	\$100,000.00	Earlier of age 70 (age nearest) or the level premium paying period. The convertibility period is noted on the policy specifications page. Convertible to any individual permanent Lincoln Life and Annuity of New York product then available for sale. The face amount must not exceed the face amount on the original policy. Survivorship products are not available for conversions.	None
Lincoln Life Manufactured in Schaumburg (formerly FPP) (LLFPP)	N/A	Leadership and Presidential Series available for sale through 12/31/99	LLT	\$50,000.00	Earlier of policy year 9 and age 70	None
		Leadership and Presidential Series available for sale through 12/31/99	2LLT	\$250,000.00	Conversion periods vary according to plan series. Refer to the contract pages.	None
<a href="#">back to contents</a>		Leadership and Presidential Series available for sale through 12/31/99	3LLT, 4LLT	\$100,000.00	Age 75	None
		Leadership and Presidential Series available for sale through 12/31/99	LPT	\$100,000.00	Earlier of policy year 5 and age 65.	None
		Leadership and Presidential Series available for sale through 12/31/99	2LPT, 3LPT, 4LPT	\$250,000.00= 2LPT & 3LPT \$100,000.00= 4LPT	Earlier of age 70 (age nearest) or level premium paying period. The convertibility period for each policy is noted on the policy specifications page. For sales prior to 07/01/98 and for sales <\$1,000,000 after 07/01/98, convertible to any permanent Lincoln product. <b>Conversions limited to level premium whole life product if policy is issued after 07/01/98 for &gt;\$1,000,000.</b>	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
	N/A	Lincoln Life GTO	N/A	\$100,000.00	Earlier of age 70 (age nearest) or the level premium paying period. The convertibility period for each policy is noted on the policy specifications page. Convertible to any individual level premium permanent Lincoln product then available for sale for an equal face amount. Conversion may also be made to certain non-level premium permanent life insurance product. Survivorship products are not available for conversions.	None
	N/A	STO	N/A	\$100,000.00	Earlier of age 70 (age nearest) or the level premium paying period. The convertibility period for each policy is noted on the policy specifications page. Convertible to any individual level premium permanent Lincoln product then available for sale for an equal face amount. Conversion may also be made to certain non-level premium permanent life insurance product. Survivorship products are not available for conversion.	None
	N/A	Lincoln Pro	PRO	\$100,000.00	Earlier of policy year 10 or attained age 70 (age nearest birthday). The convertibility period is noted on the policy specification page. Conversion may be made to products made available by the company. The face amount must not exceed the face amount of the original policy. Survivorship products are not available for conversion. Cash value (Return of Premium Benefit) transferred into a new permanent policy can be commissioned.	None
		Lincoln Pro	PRO 1.5	\$100,000.00	Earlier of age 70 (age nearest) or the level premium paying period. The convertibility period is noted on the policy specification page. Conversion may be made to products made available by the company. The face amount must not exceed the face amount of the original policy. Survivorship products are not available for conversion. Cash value (Return of Premium Benefit) transferred into a new permanent policy can be commissioned.	
		CGTO	N/A	\$50,000.00	First Penn-Pacific will make available at least one higher premium cash value or universal life insurance plan for conversion purposes. Capital Term plans are convertible up to age 75.	None
<b>Lincoln Life Manufactured in Fort Wayne (LFW)</b>	N/A	Varies by product	N/A		The convertibility period is noted on the policy specification page. Convertible to any permanent Lincoln product then available for sale. <b>Special Note:</b> no underwriting is required except for Tobacco class if term was smoker aggregate (unismoker).	Current company procedure provides a conversion credit for entire conversion period. Equivalent to prior year's annual premium. <b>No commission is paid on conversion credits.</b>
<a href="#">back to contents</a>						
<b>Westfield</b>	00,000	1YRT One Year Level Term	1YRT UNM, 1YRT UNF, 1YRT USM, 1YRT USF	\$10,000.00	Conversion may be made at any time while the policy is in force, but it may not be made after the policy anniversary nearest the insured's 70th birthday.	None
	00,000	Monthly Decreasing Term	MODT	??1 Unit=\$25,000.00 2 Units= \$50,000.00 3 Units=\$75,000.00	Is convertible any time prior to expiration up to age 65 but has no conversion credits	None
	00,000	Monthly Decreasing Term	HODT		Is Not convertible.	None
	00,000	Executive Decreasing Term	15ET23N1, 15ET23N2, 15ET23S1, 15ET23S2, 20ET23N1, 20ET23N2, 20ET23N3, 20ET23S1, 20ET23S2, 20ET23S3, 25ET23N1, 25ET23N2, 25ET23N3, 25ET23S1, 25ET23S2, 25ET23S3, 30EDT2, 30ET13S1, 30ET13S2, 30ET13S3, 30ET13N1, 30ET13N2, 30ET13N3	\$10,000	Conversion is available prior to 2 years before the anniversary expiration but cannot be made after the anniversary date nearest the insured's age 60	None.
	00,000	10 Term	PD10	Band 1-\$0-\$49,999.99 Band 2-\$50,000.00-\$74,999.99 Band 3-\$75,000.00-over Bands same for Smoking and Non-Smoking.	This policy may be converted, without evidence of insurability, to a new policy on the life of the Insured. Conversion may be made at any time during Policy Years 1 through 9, provided this policy is in effect with all due premiums paid to the conversion date. We must receive written application and payment of the first premium for the new policy, within the 31 days prior to the requested conversion date.	None
	00,000	LT25 Smart Start Level Term to 25	LT25 1 LT25 2	1 Unit=\$10,000.00 2 Units= \$20,000.00 3 Units=\$30,000.00	Convertible to anniversary nearest age 25.	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
<a href="#">back to contents</a>	00, 000	3 Year R&C Term (1989-1990)	3YRT 1NM, 3YRT 1NF, 3YRT 2NM, 3YRT 2NF, 3YRT 3NM, 3YRT 3NF, 3YTER3, 3YTMA1S, 3YTMA2S, 3YTSP2S, 3YTSP2S	\$100,000.00	Conversion may be made at any time prior to the policy anniversary nearest insured 65th birthday.	<b>Issue 1989 through 5-15-1990</b> Years 1-6 100% Years 7-9 50% Years 10+ 0%
	00, 000	3 Year R&C Term (Revised 05-16-90)	3YRT 1NM, 3YRT 1NF, 3YRT 2NM, 3YRT 2NF, 3YRT 3NM, 3YRT 3NF, 3YTER3, 3YTMA1S, 3YTMA2S, 3YTSP2S, 3YTSP2S	\$100,000.00	Conversion may be made at any time prior to the policy anniversary nearest insured 65th birthday.	<b>Issued after 5-16-1990</b> Issue ages 18-60. An amount equal to a percentage of the last twelve months premium paid, as follows: Years 1-3 100% Years 4-6 50% Years 7+ 0% Issue ages 61+ 0%
	00, 000	CPI Consumer Price Indexed Five Year Renewable and Convertible Term	CPI 1NM1, CPI 1SM1, CPI 1NF1, CPI 1SF1, CPI 1NM2, CPI 1SM2, CPI 1NF2, CP1 1SF2, CPI 1NM3, CPI 1SM3, CPI 1NF3, CPI 1SF3, CPI 1NM4, CPI 1SM4, CPI 1NF4, CPI 1SF4, CPI 2NM, CPI 2SM, CPI 2NF, CPI 2SF, CPI 3NM, CPI 3SM, CPI 3NF, CPI 3SF	CPI 1= \$50,000.00 CPI 2= \$10,000.00 CPI 3=\$10,000.00	Conversion of the base plan can be done up to the end of the five year term period that begins between the ages of 60 and 65.	An amount equal to a percentage of the last twelve months premiums paid as follows: Years 1-5 100% Years 6-10 50% Years 11+ 0%
	00, 000	5YRT - 5 year Renewable & Convertible Term	5YRT 1, 5YRT 2, 5YRT 31M , 5YRT 31F, 5YRT 32M, 5YRT32F, 5YRT 33M, 5YRT 33F	25,000.00	Conversion of the base plan can be done up to the end of the five year term period that begins between the ages of 60 and 65.	An amount equal to a percentage of the last twelve months premiums paid as follows: Years 1-5 100% Years 6-10 50% Years 11+ 0%
	00, 000	10YRT 10 Year Renewable & Convertible Term	10TMA2N (MASS), 10TMA2S (MASS), 10TMA3N (MASS), 10TMA3S (MASS), 10TMA4N (MASS), 10TMA4S (MASS), 10YR2NM1, 10YR2SM1, 10YRT2NF1, 10YRTSF1, 10YR2NM2, 10YR2SM2, 10YRSNF2, 10YR2SF2, 10YRT5NM, 10YRT5SM, 10YRT5NF, 10YRT5SF, 10YRT6NM, 10YRT6SM, 10YRT6NF, 10YRT6SF, 10YRT7NM, 10YRT7SM, 10YRT7NF, 10YRT7SF, 10YT11	\$50,000.00	Conversion of the base plan can be done up to the end of the five year term period that begins between the ages of 60 and 65. (after 05/22/2003) Conversion may be made at any time while the policy is in force, but may not be made after the policy anniversary nearest the insured's 70th birthday.	Issue ages 18-60. An amount equal to a percentage of the last twelve months premium paid as follows: Years 1-5 100% Years 6-9 50% Years 10+ 0% Issue ages 61 + 0%
	00, 000	TMTWY 20 Year Term	TMTWY1NM, TMTWY1SM, TMTWY1NF, TMTWY1SF, TMTWY2NM, TMTWY2SM, TMTWY2NF, TMTWY2SF, TMTWY3NM, TMTWY3SM, TMTWY3NF, TMTWY3SF, TMTW1UNM, TMTW1USM, TMTW1UNF, TMTW1USF, TMTW2UNM, TMTW2USM,	\$50,000.00	Conversion may be made at any time while the policy is in force, but it may not be made after the policy anniversary nearest the insured's 70th birthday.	Issue ages 18-60. An amount equal to a percentage of the last twelve months premium paid as follows: Years 1-5 100% Years 6-9 50% Years 10+ 0% Issue ages 61 + 0%
	00, 000	Decreasing Mortgage Term / Joint Mortgage Term	15JMT, 20JMT, 25JMT, 30JMT, 15MT, 20MT, 25MT, 30MT	Same as the base plan minimum is	5 years prior to expiration or up to primary insured's age 70. Both insured's have to convert at the same time.	100% issues years 1-5, 50% issue years 6-9, 0% after years 9 years or issue age 61.
	000	Mortgage Protection Benefit	30HMPU2	N/A	Guaranteed Until 2 Years Prior to Maturity Date	None
	00, 000	JMOL Juvenile Modified Ordinary Life	JMOL1, JMOL2	\$1,250.00	Convertible only at age 23 to JM23	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
	00, 000	TMTEN Term 10 Plus	TMTEN1NM, TMTEN1SM, TMTEN1NF, TMTEN1SF, TMTEN2NM, TMTEN2SM, TMTEN2NF, TMTEN2SF, TMTEN3NM, TMTEN3SM, TMTEN3NF, TMTEN3SF, TMTN1UNM, TMTN1USM, TMTN1UNF, TMTN1USF, TMTN2UNM, TMTN2USM, TMTN2UNF, TMTN2USF, TMTN3UNM, TMTN3USM, TMTN3UNF, TMTN3USF	\$50,000.00	Conversion may be made any time while the policy is in force, but it may not be made after the policy anniversary nearest insured's 70th birthday.	Issue ages 18-60. An amount equal to percentage of the last twelve months premium paid as follows: Years 1-5        100% Years 6-9        50% Years 10+        0% Issue ages 61 +    0%
		Annual Renewable and Convertible Term Insurance to age 100	NSRTF		The exchange must take place before the end of the Convertible Period shown on page 3 of the policy. Convertible to age 100.	None
<b>UPP Plan</b>	ME	Lincoln Life Elements Level Term 10, 15, 20 and 30	MLET10, MLET15, MLET20, MLET30 MLET10NY, MLET15NY, MLET20NY, MLET30NY	\$100,00.00	For all four products the conversion period is equal to the level guaranteed premium period, or prior to age 70, whichever occurs first. New York: For all four products the conversion period ends at the later of the Insured's attained age 60 or the fifth policy anniversary (end of the fifth policy year).	None
	ME	Lincoln Life Elements Level Term 2009 (10, 15, 20 and 30)	TL1009, TL1009N (NY), TL1509, TL1509N (NY), TL2009, TL2009N (NY), TL3009, TL3009N (NY)	\$250,000 for applications received August 17, 2009, or later \$100,000 for applications received prior to August 17, 2009 \$25,000 for contractual obligations.	Convertible prior to the end of level premium payment period (10, 15, 20, 30) or prior to attained age 70, whichever occurs first. Conversions allowed to any Lincoln permanent life policy available for conversion at the time of conversion. New York policyholders only may convert until the later of the end of the fifth policy year or the insured's attained age 60. If the policy is on waiver of premium at the time of conversion, the insured will have access to waiver of monthly deduction benefit as part of the conversion, subject to availability and the company guidelines in place at the time of conversion.	None
	ME	Lincoln Life Elements Level Term 2010 (10, 15, 20 and 30)	TL1010, TL1010N (NY), TL1510, TL1510N (NY), TL2010, TL2010N (NY), TL3010, TL3010N (NY)	\$250,000 \$25,000 for contractual obligations.	Convertible prior to the end of level premium payment period (10, 15, 20, 30) or prior to attained age 70, whichever occurs first. Conversions allowed to any Lincoln permanent life policy available for conversion at the time of conversion. New York policyholders only may convert until the later of the end of the fifth policy year or the insured's attained age 60. If the policy is on waiver of premium at the time of conversion, the insured will have access to waiver of monthly deduction benefit as part of the conversion, subject to availability and the company guidelines in place at the time of conversion.	None
	T7	Lincoln Life Elements Level Term 2011 and 2012 (10, 15, 20 and 30)	LELT1011 / 10T11 (NY) LELT2011 / 15T11 LELT2011 / 20T11 LELT2011 / 20T11 (NY) LELT3013 / 30T13	\$250,000 \$25,000 for contractual obligations. Preferred Plus Non-Tobacco is not available under \$100,000.	Convertible prior to the end of level premium payment period (10, 15, 20, 30) or prior to attained age 70, whichever occurs first. Conversions allowed to any Lincoln permanent life policy available for conversion at the time of conversion. New York policyholders only may convert until the later of the end of the fifth policy year or the insured's attained age 70. If the policy is on waiver of premium at the time of conversion, the insured will have access to waiver of monthly deduction benefit as part of the conversion, subject to availability and the company guidelines in place at the time of conversion.	None
	T7	Lincoln Life Elements Level Term 2013 (10, 15, 20, 30)	LELT1013 / 10T13 LELT2013 / 20T13 (NY) LELT1513 / 15T13 LELT2013 / 20T13	\$250,000 \$25,000 for contractual obligations.	Convertible prior to the end of level premium payment period (10, 15, 20, 30) or prior to attained age 70, whichever occurs first. Conversions allowed to any Lincoln permanent life policy available for conversion at the time of conversion. If the policy is on waiver of premium at the time of conversion, the insured will have access to waiver of monthly deduction benefit as part of the conversion, subject to availability and the company guidelines in place at the time of conversion.	None

**Term Conversion Matrix**

Company Name	Policy Prefix	Product/Plan Name	Short name	Minimum Face Amount	Convertibility	Conversion Credit (No credits are available if the conversion privilege has expired.)
	LET10	Life Stratos Level Term 10, 15, 20 and 30	LET10, LET15, LET20 and LET30	\$5,000,000 for all plans	The conversion period is equal to 10 years, or through age 69, whichever occurs first. New York: For all four products, the conversion period ends at the later of the insured's attained age 60 or the fifth policy anniversary (end of the fifth policy year).	None
<b>Foot notes relating to the Jefferson Pilot blocks of business</b>						
<b>Footnote #1</b>						
1. Policies with a Preferred rating, steps down to a Std. Non Tobacco rating.						
2. Policies with a Standard rating, steps down to a Std. Tobacco rating.						
<b>Footnote #2</b>						
1. Policies with a Preferred Select rating, step across as Pref. Plus, Non Tobacco Rating.						
2. Policies with a Preferred Plus rating, step down to a Pref. Non tobacco rating.						
3. Policies with a Preferred rating, step down to a Std. Non Tobacco rating.						
4. Policies with a Standard rating, step down to a Std. Tobacco rating.						
5. Policies with a Standard Select rating, step down to a Std. Tobacco rating.						
<b>*NOTE*</b> The above rating information is used with old rating information provided in the policy file or in FLEX. Please note the above rules do not apply to ratings found in TAI.						

## Term Rider Matrix

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Term Riders

Company Name	Rider Name	Coverage	Convertibility
<b>American Guardian Life (GAL)</b>			
	Spouse's Renewable & Convertible Term Rider	Provides renewable and convertible term life insurance on the primary insured's spouse as named in the application	Insurance on the life of the other insured person maybe converted anytime prior to the policy anniversary date nearest age 70 of that person
<b>Alexander Hamilton Life (HAL)</b>			
	Beneficiary Purchase Option (form 98060) BOIL	This option enables the beneficiary of the base policy to obtain guaranteed issue coverage on the life of the individual named in the rider (designated life) upon the death of the primary insured. This rider can be used for last -to-die estate planning or business insurance needs.	The beneficiary has 90 days to fulfill the option during which time term coverage is provided at no additional cost.
	Children's Rider	Provides level term coverage on the children of the primary insured from age 15 days through age 23 years.	Available at expiry to five times the original death benefit.
	Children's Term Insurance Rider (form 38061 (2/96)) MULTICR	We will pay the Child's Death Benefit when we receive due proof of an Insured Child's death while this Rider is In Force for each Insured Child.	Exchange of this Rider upon termination is allowed only if an Insured of the base Policy dies, the Insured Child reaches age 23, or the base Policy is terminated.
	Joint Life First to Die Term Rider, SILLS, ISLJLTR (form 04161)	Provides level term coverage on both primary Insured's and pays a death benefit at the first death.	Available before the older Insured's age 65.
	Other Insured Rider ILOIR (form 56360)	This rider provides level term coverage on the spouse or child of the primary insured. It may also be written on the life of the primary insured	Available through the other insured's age 65 or tenth rider year, whichever is later. Conversion is also available at death of the primary insured.
	Other Insured Rider OAR, INL2OIR2, ITMXOIR (form 58560), ISLOIR (form 04261)	This rider provides level term coverage on the spouse or child of the primary insured. The rider may also be written on the life of the primary insured.	Available through the other insured's age 65 or tenth rider year, whichever is later. Conversion is also available at the death of the primary insured. Note: on Irr P250 prior to 06/93 age 75 or tenth rider year
	Other Insured Rider OAR (form 35861) TMX2OIR	If the Other Insured is also the Insured, we will pay the Other Insured Amount shown on the Policy Schedule to the named Beneficiary of the policy if living. Otherwise we will pay the Other Insured Amount to the Owner, unless otherwise named in writing, upon receipt at our Home Office of due proof of the O.I.'s death while this policy and rider were in force.	While this Rider is in force, it may be converted without evidence of insurability to any plan of permanent insurance we offer when the Insured dies. You may also convert this Rider at any time before the latest of: The Other Insured's 66th birthday; and the tenth Rider Anniversary.
	Spouse Rider	Provides level premium, level term coverage on the spouse of the primary insured to the later of age 70 or 15th rider year.	Available to any permanent plan through spouse's age 70 or 15th rider year whichever is later.
<b>Aetna/ING</b>			
	Child Insurance Rider		This rider is convertible at the anniversary nearest to the child's 22nd birthday or primary insured's attained age 65. They may convert for up to five times the issue amount.
	Guaranteed Insurability Benefit or Guaranteed Purchase Option	Provides the option to increase the specified amount without proof of insurability.	The options to exercise this benefit are available at the policy anniversaries nearest to ages 25,28,31,34,37, and 40. The option is also available on the insured's first marriage or birth/adoption of each child.
	Spouse Insurance Rider		This rider may be converted until 5 years before the rider expires, or by the policy anniversary nearest the primary insured's attained age of 60 years old.
	Spouse Term Rider	Provides insurance on the spouse.	This rider can be converted until age 65.
	Survivor Purchase Option Rider (form 70122-94)	This extra benefit rider is attached to and made a part of this Policy. It provides the option to continue Insurance on the Remaining Insured's after the First Death.	Upon the 1st death the remaining insured can elect another joint policy for the specified amount on the original policy, or elect individual policies with the sum of each specified amount totaling the original specified amount divided equally. No evidence of insurability is required
	Surviving Spouse Option Rider	This rider allows the Policy owner to purchase an additional amount of insurance on the primary insured following the death of his/her spouse or at the anniversary nearest attained age 95, whichever occurs first.	This rider is convertible 90 days after 1st death or if both are still living, within 90 days prior to the policy's termination.
	Ten Year Term Rider	This rider is used when an individual's insurance needs exceed their spending ability	This rider is convertible until the anniversary nearest age 75.
	Term Rider	This rider allows unequal coverage between the individuals insured	This rider is convertible until age 70.
	Term 95 Rider	This rider provides coverage on the primary, spouse, and any other person designated by the insured.	This rider is convertible annually to the policy anniversary nearest the insured's age 65.
<b>CHUBB</b>			
<b>Connecticut General (CG)</b>			
	Family Income Rider FIR	This rider is decreasing term insurance designed to provide a monthly income if an insured dies during the Family Income Period.	Convertible
	Family Protection Rider FPR	This rider is decreasing term insurance designed to provide a monthly income if an insured dies during the Family Income Period.	Convertible
	Family Protection Rider FPR	Non renewable term coverage for the spouse and children of the insured that is sold in units. Each unit provides \$1k level term coverage for each child and an amount of uniform decreasing term coverage for the spouse based on the spouse attained age.	Convertible
	Guaranteed Change of Plan GCOP	Allows the exchange of the policy for separate single life policies on each insured in the event of a major estate tax law change or divorce without evidence of insurability.	
	Guaranteed Insurability Rider GIR	This rider allows the option to purchase additional insurance at a future date without evidence of insurability. Similar to the Insurance Purchase Option.	GIO must be exercised within the rider benefit period or it expires. The period is based on issue age: Age 16-45 10 years, Age 46 9 years, Age 47 8 years, Age 49 6 years, Age 50-60 5 years.
	Insurance Purchase Option IPO	Grants insured the right to purchase additional coverage at specified option dates without evidence of insurability. Similar to the Guaranteed Insurability Rider	
	Level Term LT	A ten year, one time renewable term rider with a level death benefit.	Convertible
	Level Term Rider LTR	One year, annually renewable flexible premium level term insurance ride	Convertible to age 65 without evidence of insurability.
	Life Multiplier Rider LM	One year, annually renewable term rider with a level death benefit	Convertible
	Uniform Decreasing Term Rider UDTR	Term rider with a decreasing death benefit and a level premium	Convertible

Term Riders

Company Name	Rider Name	Coverage	Convertibility
<b>First Penn-Pacific (FPP)</b>			
	Children's Term Insurance Rider	The Company will pay the Face Amount for this Rider, as shown on the Policy Schedule, when the Company receives due proof of the death of an Insured Child while this Rider was in force.	May be converted to any level premium whole life plan issued by the Company without evidence of insurability on the date of conversion. The date of conversion is the earliest of the policy anniversary nearest the Insured Child's twenty-fifth birthday, the Expiry Date for this Rider, or the date of the death of the Insured.
<b>Guarantee Life</b>			
	Primary Insured Rider GBIR		Convertible to age 70.
	Primary Term Rider GBTR		Convertible to age 65.
	Term Builder Child Protection Rider LTR-C 52 (form 58550-95)		Convertible until the Insured Child's 23rd birthday, and may not exceed five times that amount at that time.
	Family Protector Term Insurance Rider FP60W, FP60C		The term insurance on the Insured's wife or one or more dependent children may be converted as follows: conversion effective upon the wife of the Insured anniversary nearest the 60th birthday of the Insured's wife; conversion effective upon one of the Insured's children anniversary nearest the 21st birthday or the policy anniversary nearest the 60th birthday of the Insured's wife, whichever is earlier. Coverage converted on the dependent child will be increased up to 5 thousand dollars if converted on the policy anniversary nearest such child's 21st birthday or the policy anniversary nearest the 60th birthday of the Insured's wife, which ever is earlier.
	Children's Level Term Rider (SLTR-C01) - Security Life, (ULM+R) - Ultra Max	Coverage is sold in \$1,000, typically with a maximum of 10 units. For this benefit to be paid death must occur before the child's 25th birthday. If the primary Insured dies, this rider will automatically become paid up term insurance until the child's 25th birthday	This rider may be converted without evidence of insurability if conversion occurs before the child's 25th birthday. The new policy may not exceed 5 times the rider amount.
	Decreasing Term Rider - Spouse (SDTR-S01) - Security Life	Coverage is sold in units with a maximum of 10 units. The amount of each unit's coverage will vary according to the age at death. Unit amounts begin at \$10,000 and gradually decrease to \$1,000 at the spouse's age 61 - 65.	At the death of the primary insured, this rider will be converted to paid up decreasing term insurance and will continue to the policy anniversary date nearest the spouse's 65th birthday. Coverage under this rider will automatically terminate at the policy anniversary nearest the primary Insured's age 65. This coverage may be converted without evidence of insurability. Conversion must occur before the policy anniversary of the primary Insured's 65th birthday
<b>Guarantee Life cont.</b>			
	Level Term Rider-Children LTR-C 47 (form 68547 88)		Convertible before the rider anniversary nearest the child's 22nd birthday. UL policy #2 age 22 or UL policy #5 age 25
	Level Term Life Ins for the Primary Insured Rider LBIR (form 69450-52)	The Company will pay the amount of the PIR shown on page 3 to the Beneficiary upon receipt of satisfactory proof that the Primary Insured died while this rider was in effect.	May be converted before the rider anniversary nearest the Primary Insured's 70th birthday. Requires the consent of the Company if it is to include any benefits in event of total disability or any supplemental agreement which increases insurance risk.
	Level Term Rider-Spouse LTR-S		Convertible in first 11 years.
	Level Term Life Insurance For A Specified Insured LT-SIP46 (form 68745-85)	The Company will pay the Level Term - Specified Insured amount shown on page 3 to the Beneficiary of this rider upon receipt of satisfactory proof that the Specified Insured, named in the application for this rider and as stated, died while this rider was in effect.	This rider may be converted before the rider anniversary nearest the Specified Insured's 65th birthday. This rider requires the consent of the Company if it is to include: any benefits in event of total disability; or any supplemental agreement which increases the insurance risk
	Level Term Other Insured LT-SO		Convertible to age 65.
	Primary Insured Level Term Rider - Security Life	Provides level term insurance on the primary Insured while the policy is in force.	This rider may be converted (for the same amount) without evidence of insurability at any time while this rider is in force.
	Primary Insured Rider PIR		Convertible to age 65.
	Primary Term Rider PTR		Convertible to age 65.
	Primary Insured Rider		Convertible to age 65.
	Decreasing Term Rider-Spouse DTR-S		Convertible to age 60.
	Decreasing Term Rider-Wife DTR-W		Convertible to age 60.
	Ten Year Decreasing Term Rider 10DTR		Convertible in first seven years or before age 65.
	Fifteen Year Decreasing Term Rider 15DTR		Convertible in first eleven years or before age 65.
	Twenty Year Decreasing Term Rider 20DTR		Convertible in the first fifteen years or before age 65.
	Twenty-five Year Decreasing Term Rider 25DTR		Convertible in first twenty years or before age 65.
	Thirty Year Decreasing Term Rider 30DTR		Convertible in first twenty-five years or before age 65.
	Ten Year Family Income Rider 10FIR		Convertible in first seven years or before age 65.
	Fifteen Year Family Income Rider 15FIR		Convertible in first eleven years or before age 65.
	Twenty Year Family Income Rider 20FIR		Convertible in first fifteen years or before age 65.
	Twenty-five Year Family Income Rider 25FIR		Convertible in first twenty years or before age 65.
	Thirty Year Family Income Rider 30 FIR		Convertible in first twenty-five years or before age 65.
	Yearly Renewable Term Insurance Rider YRTM2P49 (form 56447-88)	The Company will pay the Yearly Renewable Term Rider benefit shown on page 3, plus any accumulated dividends and unpaid dividend from this rider, to the Beneficiary upon receipt of satisfactory proof that the Insured died while this rider was in effect. This benefit will be paid as part of the policy proceeds.	This rider may be converted, without proof of insurability, to a policy on a permanent life or endowment plan. Such conversion must occur while this rider is in effect; and before the rider anniversary nearest the Insured's 65th birthday.
	Term Life Insurance Rider OTHYRT80 (form UOTH)	We will pay the Amount of Insurance in force under this rider to the beneficiary when we receive due proof of the insured's death before the termination of this rider.	You may convert this rider to a new policy if the application is made prior to the anniversary next following the Insured's 65th birthday. We will require evidence of insurability to attach any disability or other benefit rider to the new policy.
	Term Rider for Additional Insured's - Security Life - (ULM+RP) Ultra Max	Provides term insurance for an additional Insured or the primary Insured. Coverage will be the same as the base policy benefit.	This rider may be converted without evidence of insurability at any time this rider is in force.

Company Name	Rider Name	Coverage	Convertibility
	Term Rider for Additional Insured's UL1RP01, UL1RP01, ULFLRP01 (form C-R96)	If any Additional Insured dies while this rider is in force, we will pay a death benefit. The amount will be the Specified Amount that is shown for that Additional Insured in the Policy Specifications.	This rider may be converted to a life insurance policy at any time while this rider is in force.
	Value Insured Rider VIR	Level term rider on the base insured. The rider allows you to increase cash values per dollar of premium paid or reduce the minimum premium	Convertible to age 70
	Value Term Rider VTR	Level term rider on the base insured. The rider allows you to increase cash values per dollar of premium paid or reduce the minimum premium	May be converted without evidence of insurability prior to age 65 for the amount of coverage in effect at that time to the base Value Builder policy or to any permanent whole life product
<b>Jefferson Pilot Financial</b>			
	Additional Specified Amount Rider L100ASA L400SCR (form J-373) (form J-393) marketing name is Supplemental Coverage Rider	The Rider Specified Amount will be added to the policy Specified Amount for the purposes of determining the death benefit of the policy.	Upon request, the Rider Specified Amount may be changed at any time after the first 12 rider months and prior to the attained age 86 of the Insured. Changes that result in a decrease in the amount payable at death may be made prior to the attained age 100 of the Insured. The changes which can be made are: Increase in the Rider Specified Amount or Decrease in the Rider Specified Amount. The Rider Specified Amount may not be decreased below the minimum shown on page 4.
	1 Year Term Insurance Rider Renewable and Convertible RMRC1YTN (form 6111)	The Company will pay the Beneficiary the additional amount shown in the Schedule of Benefits and Premiums if the death of the Insured occurs before the Expiry Date while this policy and this rider are in force.	Conversion must be made before the anniversary of the date of this rider nearest the 65th birthday of the Insured.
	1 Year Term Insurance Rider Renewable and Convertible, TN1YTRN (form B-4731A)	This rider may be renewed on each expiry date which occurs on or before the anniversary of the effective date of this rider nearest the insured's 74th birthday.	The exchange must occur on or before the anniversary of the effective date of this rider nearest the Insured's 65th birthday
	1 Year Term Insurance Rider Renewable with Right to Exchange		The exchange must occur on or before the anniversary of the effective date of this rider nearest the Insured's 65th birthday
	Children's Term Insurance Rider LUCR,LCTR,PRCIR,ULTCR, ULCRJ (form 6136) (form J-213.4)	We will pay the amount of \$1000 per unit of this rider upon receipt upon due proof of the death of an Insured child occurred while this policy and this rider were in force.	Conversion date for each Insured Child is the policy anniversary nearest the child's 25th birthday or the rider expiry date, whichever occurs first. Convertible at 5x the amount at attained age.
	Children's Term Insurance Rider VNCIRJ (form HJ-2309)	We will pay \$1000.00 per unit of this rider to the beneficiary upon receipt of due proof that an Insured Child's death; occurred before the expiry date with respect to such Insured Child; occurred while the policy and this rider were in force.	The conversion date will be the earlier of the anniversary of the policy date of this policy nearest that child's 25th birthday or the expiry date of this rider. At attained age the Insured Amount of the new policy may be up to 5x the amount payable under this rider at the death of the Insured Child.
	Children's Level Term Insurance Benefit Rider CIR	Provides level term coverage for all children of the insured.	Convertible at the expiry date of the term insurance, rider may be converted at attained age of the child, without evidence of insurability. Expiry is the earlier of the youngest insured child's age 25 or the policy insured's age 65.
	Decreasing Term Insurance Rider VNSD20HN (spouse) (form HJ-2307 11/05)	We will pay the Insured Amount as provided by this rider. This payment will be made upon receipt of due proof that the Insured's death occurred during the term period and occurred while this policy and this rider were in force.	The exchange must occur on or before the earlier of the anniversary of the effective date of this rider which occurs 2 years before the end of the term period, or the anniversary of the effective date of this rider nearest the Insured's 65th birthday.
	Joint Term Insurance Rider VISFDRA (form J-267)	As part of the proceeds we will pay the death benefit as provided by this rider.	Termination upon written request, maturity, surrender or on the expiry date. This rider is not convertible.
	Single Premium Endowment at Age 95 Rider CLRI (form BJ-5315)	We will pay the proceeds of this rider if the rider matures as a death benefit or endowment, or is surrendered for its cash value.	Not Convertible
	Supplemental Term Insurance Rider ULTLTR VISLTR ULTR (form J-239)	As part of the proceeds of this policy, we will pay the death benefit as provided by this rider. This payment will be made upon receipt of due proof that the Insured's death occurred while this policy and this rider were in force.	Upon request, this rider may be surrendered and exchanged for an increase in the policy to which the rider is attached. No evidence of insurability is required. The exchange must occur on or before the anniversary of the effective date of the rider nearest the Insured's 65th birthday.
	Supplemental Term Insurance Rider on Primary Insured MLPIT1 (form J-5752.1) (form J-5752.4)	As part of the proceeds of this policy, We will pay the death benefit as provided by this Rider. This payment will be made upon Receipt of due proof that the death of the Insured occurred while this policy and this Rider were in force.	Upon request, this Rider may be surrendered and exchanged for: 1- an increase in Specified Amount on the policy to which this Rider is attached equal to the amount of the Rider Death Benefit; or 2- a new policy on the life of the Insured. No evidence of insurability will be required for the exchange and the exchange must be made prior to the Exchange Date shown on page 4.
	Supplemental Term Insurance Rider on Spouse of Insured LUSR, LSR, L400SR (form J-374) (form STR-5614)	We will pay to the Insured, unless a different Beneficiary for this rider has been named, the death benefit specified in the Schedule of Benefits and Premiums on page 3 of the policy upon receipt of due proof that the death of the Spouse as named in the application for this rider occurred while this policy and this rider were in force	Conversion must be made before the Conversion Date shown for this rider on page 4 (age 70) of the Policy. If the Insured dies while this rider is in force during the period allowed for conversion, conversion may be requested within 31 days following such death.
	Supplemental Term Insurance Rider on Spouse of Insured UHSR, ULTSR, ULSRJ, ULSRNL, UL38SR, ULSR, UHTSR, UL32SR, UHTSR, ULSRNLJ, VISSR ULSR125 ULPROVSR (form J-214) (form 6135) (form B-5132) (form B-4963A) (form G-6592)	We will pay to the Insured the death benefit specified in the Schedule of Benefits and Premiums on Page 3 upon receipt of due proof that the death of the Spouse as named in the application of this rider occurred while this policy and this rider were in force.	Conversion must be made before the anniversary of the effective date of this rider nearest the Spouse's 65th birthday. If the Insured dies while the rider is in force during the period allowed for conversion, conversion may be requested within 31 days following such death.
	Supplemental Term Insurance Rider on Spouse of Insured VNLSL15N, VNST15HS (formHJ-2306.1)	We will pay the Insured Amount as provided by this rider to the Insured upon receipt of due proof that the Spouse's death occurred during the term period and occurred while this policy and this rider were in force.	During the lifetime of the Insured the exchange must occur on or before the earlier of the anniversary of the effective date of this rider which occurs 2 years before the end of the term period, or the anniversary of the effective date of this rider nearest the Spouse's 65th birthday. However, upon the death of the Insured before the end of the term period and while the policy is in force, an exchange may be requested within 31 days following such death.

Company Name	Rider Name	Coverage	Convertibility
<b>Kentucky Central Life (KCL)</b>			
	Children's Term Insurance Rider CR, ECR80, CRV3L87, CRVP85	Provides \$1,000 units of term life insurance coverage from the age of 15 days to the 25th birthday on each Insured Child.	Any Insured Child whose insurance expires for a reason other than lapsing of the policy may convert such insurance without evidence for up to 5 times the death benefit under this rider.
	Children's Term Life Insurance Rider CHILD880 (form OL-890)	If we receive proof that an Insured Child died before his or her 25th birthday and while this rider was in force we will pay the beneficiary the amount shown in the Policy Specifications as applicable to each Insured Child.	Subject to the Conversion provisions, insurance on an Insured Child terminates on his or her 25th birthday or the date this rider terminates. The Insured may elect to have the converted policy issued for an amount up to five times the death benefit under this rider (at attained age 25).
	Family Term Life Insurance Rider FPGRA88A, FPGRADEA	Family Plan (Decreasing Term to 65 on Spouse, 1,000 term to 25/Insured's age 65 on each child)	If this rider is in force at the Rider Expiry Date, the insurance then enforce on each person insured may be converted without evidence of insurability to any plan of non participating whole life or endowment insurance as written by us at the date of conversion. This same right extends to each Insured Child whose insurance terminates because of attaining age 25. The Sum Insured of each new policy for an Insured Child may be as great as ten times the amount of insurance provided for such child under this rider, but not more than \$30,000.
	Level Term Life Insurance Rider 5YRTR811 (form OL-745)	We will pay the Sum Insured of this rider to the beneficiary when we receive proof that the Insured died while this rider was in force during the Term Period or during any renewal Term Period.	Convertible to a whole life or endowment before the rider anniversary nearest the Insured's 65th birthday.
	Secondary Insured Rider	Provides adjustable life insurance on the life of the Secondary Insured named in the Schedule of Additional Benefits of the Policy.	On any MAV day or within 31 days after the Insured dies or this Policy reaches Maturity or the Policy is surrendered the coverage may be exchanged w/o further evidence of insurability to a Whole Life or Endowment plan then being issued by the Company.
	Spouse's Term Life Insurance Rider SRVPNF85, SRV3LNF7 (form OR-133)	If we receive proof that the Insured Spouse died while this rider was in force, we will pay the beneficiary the Sum Insured on the Insured Spouse. The amount of this Sum Insured is shown in the Policy Specifications, page 4A.	The Insured Spouse may convert the insurance under this rider by the rider anniversary nearest the Insured's Spouse's 65th birthday or the date the policy matures, whichever is the earlier. If the Insured dies while the policy and this rider are in force, this rider will be continued in force for a period of 60 days. During the 60 day period, the spouse may convert the insurance to an individual policy.
	Spouse's Term Life Insurance Rider SRUPNF85, SRMRFNSU (form OR-102)	If we receive proof that the Insured Spouse died while this rider was in force, we will pay the beneficiary the Sum Insured on the Insured Spouse. The amount of this Sum Insured is shown in the Policy Specifications, page 4A.	The Insured Spouse may convert the insurance under this rider to an individual policy while the rider is in force. Insurance under this rider after conversion may not be less than \$10,000.00. The Rider Expiry Date is the rider anniversary nearest the Insured Spouse's 65th birthday or the date the policy matures, whichever is the earlier. If the Insured dies while the policy and this rider are in force, this rider will be continued in force for a period of 60 days. No additional monthly costs for it will be required. During the 60 day period, the spouse may convert the insurance to an individual policy.
	Term Life Insurance Rider Basic Insured's Term Life Insurance Coverage		Conversion privilege expires at the rider anniversary nearest age 70 of the basic insured.
	UL Basic Insured's Term Life Insurance Rider	Provides level annually renewable term life insurance on the basic insured.	The rider expiry date which is the rider anniversary nearest the basic insured's 95th birthday
	UL Children's Level Term Life Insurance Rider	Provides \$1,000 units of term life insurance coverage from the age of 15 days to the 25th birthday on each Insured Child.	Upon expiry, conversion must be made within 31 days. The new policy shall be for any amount up to five times the Sum Insured under this rider.
	UL Spouse's Term Life Insurance Rider effective April 1, 1991 SRV3LM87	Provides level annual and renewable term life insurance on the basic insured's spouse.	The conversion privilege expires on the rider anniversary nearest the 70th birthday of the insured spouse covered under this rider.
<b>Lincoln Financial Group -- LFG</b>			
	Children's Term Rider CTR	Provides level term insurance for each child of the insured. The child will remain insured until the earlier of the policy anniversary nearest the child's 25th birthday or until the insured reaches age 65. If the insured dies the rider coverage becomes a fully paid up policy with an account value.	May be converted up to the policy anniversary nearest the child's 25th birthday.
	Children's Term Rider CTR - Lincoln Employee Value UL	Provides level term insurance for each child of the insured. The child will remain insured until the policy anniversary after the child's 26th birthday.	Rider can be converted the policy anniversary after the child's 26th birthday. The face amount minimum is \$1,000, maximum is \$25,000 or \$50,000 depending on whether the CTR coverage was \$5,000 or \$10,000.
	Guaranteed Insurability Rider GIR	Allows the insured to purchase additional amounts of insurance during option periods, without medical evidence of insurability. The coverage will expire at the insured's age 40.	This option can be only exercised every three years on the policy anniversary beginning at age 25 and ending at age 40. An option can also be advanced under specific conditions listed in the rider.
	Primary Insured Term Rider MHPIT2	Also known as Supplemental Term Insurance Rider on Primary Insured. This Rider may not be added to in force policies. Provides level term insurance on the base Insured. There are three level term period available: 10 yrs., 15 yrs., and 20 yrs.	May be converted to either an increase in base coverage on the same policy or a new policy. Conversion period is anytime during the level premium period. The rider may be converted while the policy is on disability claim under WMD, WSP, or DI rider.
	Retirement Option Insurability Rider	Provides owner with option to purchase additional insurance during an option period.	The option period may not be later than the policy anniversary following the Retirement Insured's 71st birthday. The option period is open for 60 days.
	Supplemental Term Insurance Rider on Other Insured OITR	Provides level term insurance on the spouse of the base insured or another individual, which may be converted to permanent coverage. There are three level term periods available: 10 years, 15 years, and 20 years.	The rider coverage maybe converted at any time during the length of the term period into a permanent product following the same rules as Lincoln's term products. Unlike Lincoln's other term products, there is no age 70 restriction. If only a portion of the rider is converted, the remainder of the rider is terminated.
	Supplemental Term Insurance Rider on Primary Insured PITR	Provides level term insurance on the base insured, which may be converted to permanent coverage. There are three level term periods available: 10 years, 15 years, and 20 years.	The rider coverage maybe converted at any time during the length of the term period into a permanent product following the same rules as Lincoln's term products. Unlike Lincoln's other term products, there is no age 70 restriction. If only a portion of the rider is converted, the remainder of the rider is terminated.
	Supplemental Term Insurance Rider on Primary Insured MHPIT1 (form J 5752.3)	As part of the proceeds of the policy, We will pay the death benefit as provided by this Rider. This payment will be made upon receipt of due proof that the death of the Insured occurred while the policy and this Rider were in force.	Upon request, this Rider may be surrendered and exchanged for an increase in Specified Amount on the policy to which this Rider is attached equal to the amount of the Rider Death Benefit; or a new policy on the life of the Insured. No evidence of insurability will be required for the exchange and the exchange must be made prior to the Exchange Date shown on Page 4. (Maturity Date)
	Spouse Term Rider STR	Provides level term insurance on the spouse of the insured until the spouse's 95th birthday.	The rider may be converted to any eligible permanent policy at the earlier of the spouse reaching age 70 or the death of the base insured.

Term Riders

Company Name	Rider Name	Coverage	Convertibility
<b>Lincoln Life and Annuity of New York LNY</b>	<b>Manufactured in Schaumburg (formerly FPP)</b>		
<b>Lincoln Life</b>	<b>Manufactured in Schaumburg (formerly FPP) (LLFPP)</b>		
	Children's Term Insurance Rider CTI	The Company will pay the Face Amount for this Rider, as shown on the Policy Schedule, when the Company receives due proof of the death of an Insured Child while this Rider was in force.	May be converted without evidence of insurability on the date of conversion. The date of conversion is the earliest of: the policy anniversary nearest the Insured Child's 25th birthday; the Expiry Date for this Rider; or the date of death of the Insured. The Face Amount of the new Policy may not be less than the min face amount required for the plan selected, nor greater than 5x the amount of insurance provided by this Rider.
<b>Lincoln Life</b>	<b>Manufactured in Fort Wayne (LFW)</b>		
<b>Westfield</b>			
	Children's Insurance Rider	Provides level term coverage on the children of the primary insured through age 25.	Conversion is available at expiry for up to 5x the amount but not less than the original child rider amount.
	Children's Term Rider CTUL 2	This rider provides \$1,000 per unit of level term Insurance coverage for each child.	Children's Rider expires when the youngest child reaches age 25 or the policy anniversary nearest the primary Insured's 65th birthday, or the expiration of the policy whichever comes first. Conversion may be made at the expiration date of a child's coverage for up to 5 times original amount, but not less than \$2,000.
	Family Insurance Rider	Provides decreasing term coverage on the spouse and level term coverage on the child of the insured.	Conversion for the child portion is available at expiry which is the anniversary nearest the child's 25th birthday, for up to 5x the amount but not less than the original child rider amt. Conversion for the spouse portion is available on or before expiry, which is the anniversary nearest the spouse's 65th birthday, for an amount not to exceed the amount of death benefit which would have been payable on death at the time of conversion or \$2,500 per unit whichever is less. Refer to Schedule for Spouse Per Unit of Family Rider chart.
	Other Insured Rider Renewable Term Life Insurance 4HOPO, 4HOPOU, 4POD0, 4PO D, 4RPOD, 4RPO D, 4POU0, 4PO U, 4RPOU, 4RPO U, PO D (form LR 305) (form LR 455-8-88)	The initial Death Benefit for the Other Insured is shown in the Policy Specifications. The Company will pay this amount, unless changed by the Owner, upon receipt of due proof of the death of the Other Insured. Death of the Other Insured must occur while the policy and this rider are in force.	The coverage under this rider may be converted by the Other Insured at the earlier of: the death of the Policy's named Insured or prior to the policy anniversary nearest the Other Insured's attained age 70. Benefits for Disability Waiver of Premium and/or Accidental Death may be included in the new policy only with the consent of the Company.
	Spouse's Annually Renewable & Convertible Term Rider SRTUL1 (form RST 92)	The Initial Death Benefit Amount of the Spouse is shown in the Policy Specifications. We will pay this amount, unless changed by you, upon receipt of due proof of the death of the Spouse. Death of the Spouse must occur while the policy and this rider are in force.	The coverage under this rider may be converted, without evidence of insurability, to a new policy on the life of the Spouse at the earlier of the death of the policy's named Insured; or prior to the policy anniversary nearest the Spouse's Attained Age 70.