



CPS Insurance Services – CONVERSION INFO SPREADSHEET AS OF 8-3-05

Carrier	Comments re: Conversion Credits
AIG/AGL	Yes, credit equal to 12 months term premium for LTG Ultra C only
American National	No, no credit on converted term - only unearned premium refund
AXA Distributors	Yes, credit equal to 12 months term premium excluding riders
Banner	No, no credit on converted term - only unearned premium refund
Chase	No, no credit on converted term - only unearned premium refund
Empire General	No, no credit on converted term - only unearned premium refund
Genworth Companies	No, no credit on converted term - only unearned premium refund
ING Companies	No, no credit on converted term - only unearned premium refund
John Hancock/Manulife	No, no credit on converted term - only unearned premium refund
Liberty Life	Yes, credit equal to the annual term premium if converted in yrs 1-4 no credit after yr 4
Lincoln Benefit	Yes, Gold Series during years 1-10, No credit on Platinum Series
Lincoln Life	Yes on ProTerm - any available ROP benefit will be transferred as conversion credit - No credit on GTO/STO
Mass Mutual	
North American	No, no credit on converted term - only unearned premium refund
Prudential	Yes, Elite series - years 1-5 equal to 12 months term premium - no credit on Essential series
Sun	Yes, credit equal to 12 months premium of term on plans written prior to 1994
Travelers	Yes on Special T - see rate book for details
United of Omaha	No, no credit on converted term - only unearned premium refund
US Financial	Yes, the lesser of ½ the new target or total term premiums paid
West Coast	Yes, credit equal to 12 months premium of term contract not to exceed 50% of the new target

Carrier	Comments re: Individual Life Products	Comments re: Survivor Life Products
AIG/AGL	To any permanent product except Platinum Protector G and CotinUL	To the lower face amount of the two policies
AXA Distributors	To any fixed life product	To the lower face amount of the two policies
Banner	To Continuity Lifetime UL	No
Chase	To Century Plus (where approved) or Ruler LP UL	No
Empire General	To any permanent product	No
Genworth Companies	To any permanent product	To the lower face amount of the two policies
ING Companies	To any permanent product	No
John Hancock/Manulife	To any permanent product including VUL	To the combined face amount
Liberty Life	To any permanent product	To the lower face amount of the two policies
Lincoln Benefit	To any permanent product including VUL	No
Lincoln Life	To any permanent product fixed or variable (FPPL or LL)	To the lower face amount of the two policies
Mass Mutual	To any permanent product	To the combined face amount
North American	To Custom Term UL	No
Prudential	To any permanent product including VUL	To 2x the lower face amount of the two policies
Sun	To any permanent product including VUL	No
Travelers	To any permanent product including VUL	To 2x the lower face amount of the two policies
United of Omaha	To any permanent product including VUL	No
US Financial	To any permanent product	To the combined face amount
West Coast	To Lifetime Advantage 100 only	Only Survivor Term to Survivor UL