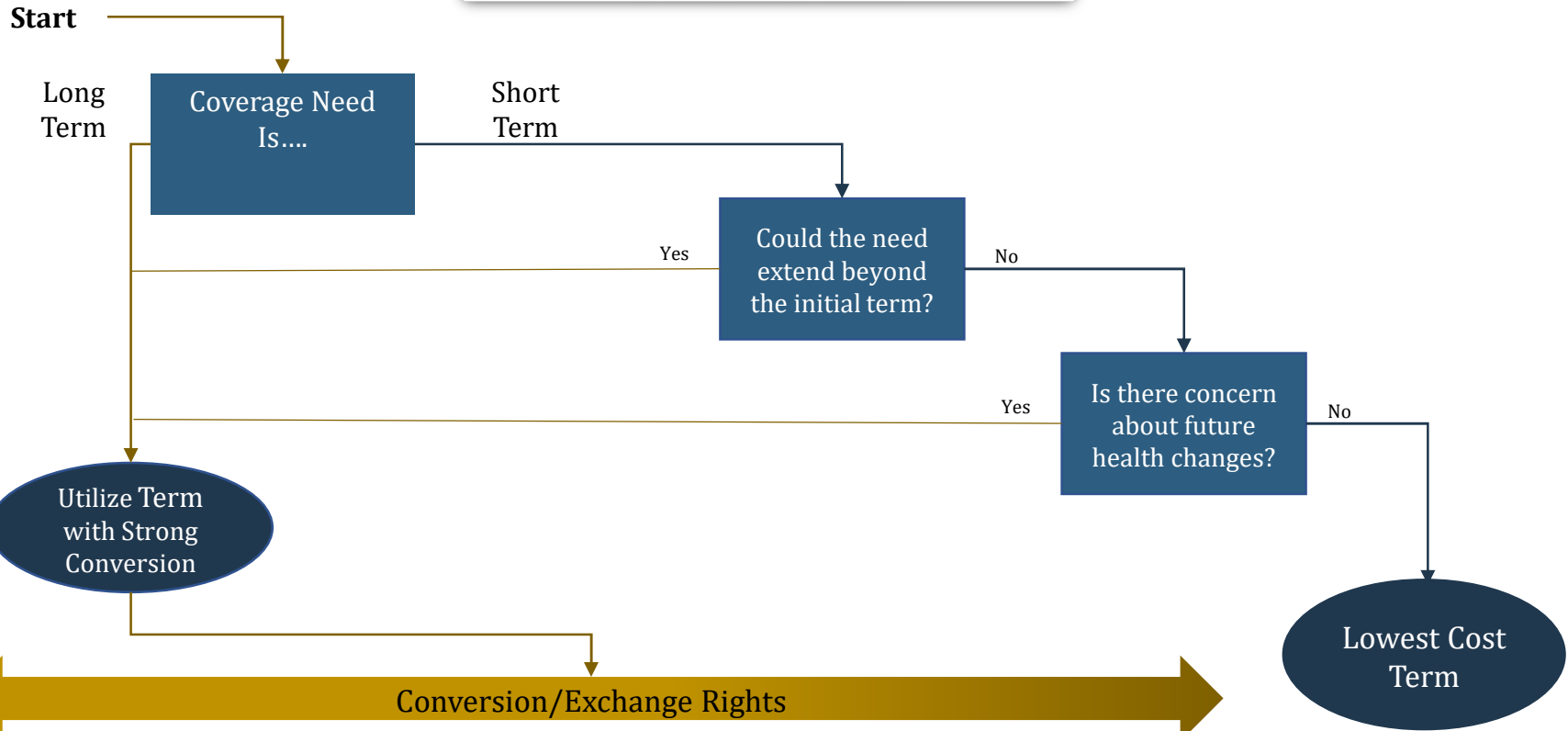


# Term Insurance Decision Tree



## Conversion/Exchange Rights

### Basic Conversion Privilege

- Minimum client rights
- Limited product availability
- Limited time horizon for conversion

### Enhanced Conversion Privilege

- Improved client rights
- Increased product availability
  - Carrier discretion subject to change
- Extended time horizon for Conversion
- May require an additional rider

### Maximum Conversion Privilege

- Maximum client rights
- Guaranteed product availability (full offering)
  - Improved competitive pricing
- Conversion for full level term period
  - Age restrictions apply
- May require an additional rider
- Minimum period
- Conversion credits

