

GUARANTEED

TERM EXCHANGE PROGRAM

Few things are guaranteed these days, and life insurance is not usually one of them. But now, with the Indianapolis Life Guaranteed Term Exchange Program, your clients can get valuable, permanent life insurance protection with **NO UNDERWRITING**.

RULES OF THE ROAD

- Term policy must be with an [eligible company](#)
- Conversion must occur within 36 months of the term policy issue date
- Original term policy must have been fully underwritten
- Term policy must have been issued at standard or better rates
- Term policy must be fully surrendered and assigned to Indianapolis Life
- New, Permanent policy guidelines:
 - \$100,000 minimum face; \$1 million maximum face
 - Minimum issue age 18; Maximum issue age 65
 - Same owner and insured as on term policy
 - Same rating will apply (standard-to-standard, preferred-to-preferred)
- Term Riders on permanent plans are NOT eligible
- Non-Term Riders require full underwriting
- NO partial conversions are allowed
- NO term blends are allowed on the permanent policy

Permanent policy options from Indianapolis Life include:

- [VISTA ELITE](#)
- [VISTA SELECT](#)
- [VISTA ADVANTAGE \(w/NLG\)](#)
- [CROWN SOLUTION](#)

HELPFUL HINTS

To help expedite processing, follow these helpful hints:

- For equal face amounts, we only need Questions 1-9d (Part 1) of the application completed; however . . .
- Send ALL pages of the application for faster processing
- Obtain all proper signatures
- For increased face amounts or additional benefits, full underwriting IS required, and the entire application must be completed






Plus, there are a few other items that we **MUS receive in order to issue the new, permanent policy:**

- State-specific replacement form where required
- Completed assignment form with original signatures
- The original term policy, including the policy data page (lost policy forms or affidavits are not accepted)
- Sufficient premium
- A full, compliant illustration





For additional details, please see the following materials:

- [Guaranteed Term Exchange Brochure](#) 
- [Guaranteed Term Exchange Checklist](#) 
- [Absolute Assignment Form for Guaranteed Term Exchange Program](#) 
- [New Prospect Pre-Approach Letter](#) 
- [Existing Client Pre-Approach Letter](#) 

For questions regarding the Guaranteed Term Exchange Program, please contact Dave Doss, VP Underwriting at 800-800-9882, ext. 4604 or dave.doss@amerus.com.

Eligible Companies:

As of September 201

[\[Printable Version\]](#)

AI Life Assurance Company of New York	Massachusetts Mutual Life Insurance Company
AIG Life Insurance Company	Metropolitan Life Insurance Company
Allstate Life Insurance Company	Midland National Life
Allstate Life Insurance Company of NY	MONY Life Insurance Company
American General Life and Accident Ins. Co.	National Life of Vermont
American General Life Ins. Co.	National Life Insurance Company
American General Assurance Company	New England Life Insurance Company
American Mayflower Life Insurance Company	New York Life Insurance Company
American Mayflower Life Insurance Co. of NY	No. American Co. for Life and Health Ins
American United Life	No. American Co. for Life and Health Ins of NY
Assurity Life	Northwestern Mutual Life Insurance Company
Axa Financial	Ohio National
Axa Equitable Life Insurance Co.	Old Line Life Insurance Company
Berkshire Life	Pacific Life Insurance Company
Canada Life Insurance Company	Pacific Life and Annuity Company
Canada Life Insurance Company of NY	Penn Mutual Life Insurance Company
Clarica	Phoenix Home Life Mutual Insurance Company
Connecticut General Life Insurance Company	Phoenix Life Insurance Company
Connecticut Mutual Life Insurance Company	Principal Financial Group
Empire General Life Assurance Company	Principal Life Insurance Company
Fidelity & Guarantee Life Insurance Company	Protective Life Insurance Company
Fidelity & Guarantee Life of New York	Protective Life & Annuity Insurance Company
First Colony Life Insurance Company	Provident Mutual Life Insurance Company
First Fortis Life Insurance Company	Provident Life and Casualty Company
First Great-West Life & Annuity Ins. Co.	Prudential Insurance Company of America
First Penn Pacific Life Insurance Company	Reliastar
Fortis Life Insurance Company	Reliastar Life Insurance Co. of NY
Franklin Life Insurance Company	Security Connecticut Life Insurance Company
GE Capital Life Insurance Company	State Farm Life Insurance Company
GE Capital Life Assurance Co. of NY	State Farm Life and Accident Assurance Co.
General American Life Insurance Company	Sun Life of Canada
Great American	Sun Life Insurance & Annuity of NY

Great American Life Insurance Co. of NY
Great West Life Insurance Company
Guardian Life Insurance Company
Kansas City Life
Lafayette Life Insurance Company
Lincoln Benefit Life Insurance Company
Lincoln Life and Annuity Co. of NY
Lincoln National Life Insurance Company
Lutheran Brotherhood

First Sun America Life Insurance Company
Transamerica Group
Transamerica Financial Life Insurance Co.
United States Life Insurance Company
West Coast Life Insurance Company
William Penn Life Insurance Company of New York
Woodmen of the World
Zurich Kemper Life Insurance Company
Zurich Life Insurance Company of New York

Eligible companies and/or program may be modified or cancelled at any time. Please check IndyLifeLine before submitting an application as eligible companies can change periodically.