

The Term Conversion process



The term conversion provision allows the policy owner to convert a term policy to a permanent life insurance plan during the term conversion period without evidence of insurability. The term conversion period may vary by product. Please be aware that term conversion will not be processed if received past the conversion expiry date. No grace period is allowed. The following is an outline of the steps necessary to complete a term conversion.

1. Verify conversion information with the Producer Care Center, 1.800.247.8837

- Conversion expiration date
- Minimum face requirement if a partial is being completed
- UW class. Any table ratings?
- Date of birth
- Paid to date of term plan
- Current billing mode and frequency
- If bank draft – bank name, account number, routing number and draft day
- Issue date of term plan. How long has the term policy been in force?
- Any term riders
- Owner of the term

2. Determine the best product for customer's needs

See our term conversion guidelines for any in force term policies and newly issued policies.

Term Plan	Term Policy Year	Permanent Products Available
10 Year Term	Years 1-8	Full Permanent Portfolio
	Years 9-10	Protection Extend IUL and American Elite WL 2
15 Year Term or longer	Years 1-10	Full Permanent Portfolio
	Years 11+	Protection Extend IUL and American Elite WL 2

The full permanent portfolio* is available excluding survivorship products:

- Max Accumulator+ III
- Secure Lifetime GUL 3
- Value+ Protector III
- Protection Extend IUL
- American Elite Whole Life 2 (not available in NY)
- American Elite 2 (NY only)

For marketing material related to our term conversion only products please link directly to:

- [Protection Extend IUL Consumer Brochure](#)
- [Protection Extend IUL Consumer Brochure - NY](#)
- [Protection Extend Product Highlights](#)
- [American Elite Whole Life 2](#)
- [American Elite 2](#)

* Not available in all states

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life).

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3. Prepare required paperwork

- Application
 - Term conversion request form: no underwriting required, AGLC101672-PL
 - State-specific inforce change application. Use if it must go to underwriting, ICC15-108251
- Illustration
 - Signed/dated by both agent and policy owner and generated on or before the conversion expiration date. Illustration sign date must match the sign date of the application.
- Initial premium check
- Other possible forms
 - IUL supplemental application forms
 - Max Accumulator+ and Value Plus Protector products, ICC18-108093, AGLC108093-2018
 - Protection Extend IUL products, ICC15-108093, AGLC108093-2015
 - Bank draft authorization change request, AGLC108493-2015
 - Accelerated death benefits disclosure, also known as terminal illness rider, AGLC102084
 - Over age 67 forms, over age 65 in CA
 - Agent certification form, AGLC101994
 - Premium finance disclosure form, AGLC102053

4. Submit case

Include cover letter, application, illustration, and any other forms. Submission methods:

- Email to conversionapp@CorebridgeFinancial.com
- For checks and paperwork, mail to:

Regular Mail

American General Life
P.O. Box 733479
Dallas, TX 75373-3479

Overnight Mail

American General Life
Attn: Lockbox 733479
JPM TX1-0029
14800 Frye Rd,
2nd Floor
Ft. Worth, TX 76155

5. Confirmation

Approximately 48 hours after submission, the key contact will receive an email confirmation with the new policy number, along with any requirements still needed. If you are mailing a premium, write the new policy number on the check and mail to either address:

Regular Mail

American General Life
P.O. Box 733479
Dallas, TX 75373-3479

Overnight Mail

American General Life
Attn: Lockbox 733479
JPM TX1-0029
14800 Frye Rd,
2nd Floor
Ft. Worth, TX 76155

6. Compliance requirements

- **Mail to:**
 - American General Life
 - P.O. Box 733479
 - Dallas, TX 75373-3479
- The producer's anti-money laundering certification must be current
- Active agent and agency codes are required

For questions related to filling out forms or any other term conversion subjects please refer to the **Term Conversion FAQs**



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