



GROUP LIFE INSURANCE CONVERSION RATES
Individual Whole Life policy rates for policies effective after 1/1/14
 Annual Premium = (Rate x (Face amount / 1,000)) + \$60

THESE RATES PROVIDE APPROXIMATE INFORMATION ONLY.

Determine your age using the birth date that is closest to your anticipated effective date of insurance

AGE	Unisex Rates	AGE	Unisex Rates	AGE	Unisex Rates	AGE	Unisex Rates
0	7.15	30	21.15	60	87.40	90	395.05
1	7.36	31	21.97	61	92.32	91	404.14
2	7.59	32	22.85	62	97.53	92	413.24
3	7.87	33	23.79	63	102.96	93	422.34
4	8.15	34	24.78	64	108.60	94	431.43
5	8.45	35	25.83	65	114.47	95	440.53
6	8.77	36	26.95	66	120.61	96	449.62
7	9.10	37	28.14	67	127.11	97	458.72
8	9.45	38	29.41	68	134.08	98	467.82
9	9.81	39	30.73	69	141.59	99	476.91
10	10.20	40	32.17	70	149.78	100	486.01
11	10.60	41	33.69	71	158.66	101	495.10
12	11.02	42	35.28	72	168.31	102	504.20
13	11.45	43	36.95	73	178.46	103	513.29
14	11.90	44	38.71	74	189.26	104	522.39
15	12.36	45	40.57	75	200.92	105	531.49
16	12.81	46	42.52	76	213.43	106	540.58
17	13.27	47	44.58	77	226.97	107	549.68
18	13.84	48	46.76	78	241.53	108	558.77
19	14.34	49	49.12	79	254.57	109	567.87
20	14.87	50	51.65	80	268.23	110	576.96
21	15.41	51	54.36	81	282.91	111	607.05
22	15.94	52	57.27	82	298.13	112	637.24
23	16.49	53	60.36	83	314.14	113	668.04
24	17.07	54	63.64	84	331.27	114	705.10
25	17.68	55	67.08	85	349.57	115	741.50
26	18.30	56	70.70	86	358.67	116	779.63
27	18.96	57	74.50	87	367.76	117	820.40
28	19.65	58	78.49	88	376.86	118	859.87
29	20.37	59	82.78	89	385.95	119	900.98
						120	956.94

In some states, the individual Whole Life insurance policy may be preceded by a one-year Term insurance policy. Please see your Group Policy to determine if this option applies to you. To obtain rate estimates for term rates, please call **1-877-320-0484**.

The conversion products and rates are subject to change at any time.

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