

INSTRUCTIONS

1. All required entries (except the signature) should be typed or printed. When completing the form by hand, please print with a pen (preferably black ink).
2. The person who requests the conversion must own the right to exercise the conversion privilege under the group policy. This person will be the owner of the individual policy issued. **Ownership cannot be transferred on this conversion request form.** Unless the group insurance is assigned or the person is a dependent child under age 15, the proposed insured (as named in item 2 on the other side) can exercise the conversion privilege. Conversion on behalf of a dependent child under age 15 can be exercised by the insured person (or surviving dependent spouse if the insured person has died) under the group policy.
3. Item 10 should be completed only if the group insurance being converted (a) has been assigned or (b) is on a dependent child who is under age 15. If the insurance has been assigned, only the person to whom the group insurance is assigned can exercise the conversion privilege.
4. In item 19, list "primary" and "secondary" beneficiaries separately, as indicated. Be sure to give the full name and relationship to the proposed insured. Payment of any death benefit will be made to the primary beneficiary or beneficiaries (unless specified otherwise, in equal shares if more than one is named). If no primary beneficiary survives, payment will be made to the surviving secondary beneficiary or beneficiaries (unless specified otherwise, in equal shares if more than one is named).
5. The group insurance may be converted to any individual life insurance policy without disability or other supplementary benefits, on any plan of insurance, except term insurance, currently being issued by the Company for the purpose of conversion. Premium rates for the whole life plan are provided below. The minimum face amount is \$1,000.

ANNUAL PREMIUM RATES FOR WHOLE LIFE PER \$1,000 OF INSURANCE

Age	Male	Female	Age	Male	Female	Age	Male	Female
0	\$4.49	\$3.37	31	\$12.71	\$10.65	61	\$59.08	\$37.59
1	4.65	3.39	32	13.22	11.03	62	61.83	39.42
2	4.81	3.42	33	13.79	11.42	63	64.70	41.51
3	4.98	3.47	34	14.42	11.81	64	67.71	43.84
4	5.16	3.53	35	15.10	12.21	65	70.85	46.41
5	5.34	3.61	36	15.82	12.61	66	74.13	49.19
6	5.52	3.70	37	16.59	13.02	67	77.54	52.18
7	5.71	3.80	38	17.39	13.43	68	81.08	55.35
8	5.90	3.92	39	18.22	13.85	69	84.76	58.71
9	6.09	4.05	40	19.07	14.27	70	88.58	62.22
10	6.29	4.20	41	20.00	14.78	71	92.77	66.44
11	6.49	4.36	42	21.05	15.43	72	97.52	71.02
12	6.70	4.52	43	22.22	16.20	73	102.79	75.97
13	6.92	4.69	44	23.50	17.07	74	108.54	81.30
14	7.15	4.87	45	24.88	18.03	75	114.71	87.06
15	7.39	5.08	46	26.36	19.03	76	121.26	93.28
16	7.63	5.30	47	27.92	20.08	77	128.13	100.04
17	7.88	5.55	48	29.57	21.14	78	135.29	107.41
18	8.13	5.82	49	31.30	22.19	79	142.67	115.48
19	8.38	6.13	50	33.09	23.21	80	150.24	124.30
20	8.63	6.47	51	34.99	24.25			
21	8.90	6.83	52	37.04	25.37			
22	9.20	7.20	53	39.22	26.56			
23	9.53	7.57	54	41.50	27.81			
24	9.88	7.95	55	43.88	29.11			
25	10.25	8.33	56	46.32	30.45			
26	10.63	8.72	57	48.82	31.82			
27	11.03	9.10	58	51.36	33.22			
28	11.44	9.49	59	53.92	34.63			
29	11.85	9.87	60	56.47	36.04			
30	12.26	10.26						

HOW TO CALCULATE AN ANNUAL PREMIUM:

To calculate the annual premium, find the rate per \$1,000 from the table for your age (last birthday). Multiply this rate times the number of thousands of insurance you wish to convert. A policy fee of \$40.00 must be added to this premium.

A female, age 21, buys a \$15,000 policy:

1. The basic premium is 15 X \$6.83, or \$102.45
2. The policy fee is..... \$ 40.00
3. The total annual premium is \$142.45

PREMIUM MODES OTHER THAN ANNUAL

SEMI-ANNUAL: Multiply the annual premium by .51 (round to nearer cent) and add \$.60.

QUARTERLY: Multiply the annual premium by .26 (round to nearer cent) and add \$.60.

The minimum premium for any mode is \$10.00.