

**G** r o u p

**L** i f e

**C** o n v e r s i o n



JEFFERSON PILOT  
FINANCIAL

# Conversion of Group Term Life Insurance To An Individual Life Insurance Policy On Termination of Employment

## **Important**

The group Policy provides that all requirements for conversion must be completed within 31 days after the date your Group insurance terminates.

### **1. What is The Group Life Conversion Privilege?**

If your Group Life insurance terminates because of termination of employment while the Group Policy is still in force, you have the right to convert your group term life insurance to an individual life insurance policy. Your right to convert is subject to the conditions set forth in your Group certificate. A medical examination or other evidence of good health is not required.

### **2. When Must I Apply For Conversion Of My Group Life Insurance?**

You must apply for conversion within the 31-day period immediately following termination of your employment. During the 31-day period, your life insurance under your Group certificate will remain in force, without additional cost, whether or not you have made application to convert.

### **3. How May I Obtain An Individual Policy?**

You may obtain an individual life insurance policy by making written application to Jefferson-Pilot and paying the first premium for the individual policy within the 31-day period immediately following the termination of your employment. An application form for conversion may be obtained by writing to Jefferson Pilot Financial Insurance Company, Benefit Partners - Administration Dept., P.O. Box 2616, Omaha, Nebraska 68103-2616, or by calling (800) 423-2765.

### **4. How Much Individual Life Insurance May I Obtain On Conversion?**

You may obtain individual life insurance in an amount up to the amount of your group term life insurance under your Group certificate at termination of your employment.

### **5. What Policies Of Individual Life Insurance Are Available on Conversion?**

You may convert to any individual life insurance policy customarily being issued by Jefferson-Pilot at the time on conversion, except a policy containing term life insurance or disability or other supplementary benefits. a Life Paid Up at 95 policy is shown in this brochure, but other policy forms are available to you.

### **6. What will The Premium Be?**

The premium for the individual life insurance policy will be in accordance with Jefferson-Pilot's established premium rates at the time of conversion for the plan elected and will depend on (a) the amount of the individual life insurance policy (b) the class of risk to which you belong, (c) your sex, and (d) your insurance age.

"Class of risk" for group conversion relates to occupation, military hazard, aviation activities, foreign residence or travel, etc., but does not relate to state of health.

"Insurance Age" means age nearest birthday on the effective date of the individual life insurance policy (i.e. your age on the birthday which is within six months of the effective date.)

Current basic premium rates for the Life Paid Up at 95 policy are shown in this brochure. These rates assume conversion is made by persons not in any special "class of risk" because of occupation, military hazard, aviation activities, foreign residence or travel, etc.

## **Important**

The minimum direct payment is \$50.00. You must elect a pay mode that is \$50.00 or over.

**Jefferson Pilot Financial Insurance Company  
Benefit Partners - Administration Dept.  
P.O. Box 2616  
Omaha, Nebraska 68103-2616**

**Web site: [www.jpfinancial.com](http://www.jpfinancial.com)**

**STANDARD RATES**  
**LPU-95 NP 1,000 to 24,999**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	6.49	3.34	1.70	0.57	5.39	2.78	1.41	0.47
19	6.74	3.47	1.77	0.59	5.66	2.91	1.49	0.50
20	7.00	3.61	1.84	0.61	5.92	3.05	1.55	0.52
21	7.25	3.73	1.90	0.63	6.16	3.7	1.62	0.54
22	7.49	3.86	1.97	0.66	6.39	3.29	1.68	0.56
23	7.75	3.99	2.03	0.68	6.62	3.41	1.74	0.58
24	8.03	4.14	2.11	0.70	6.88	3.54	1.81	0.60
25	8.33	4.29	2.19	0.73	7.16	3.69	1.88	0.63
26	8.65	4.45	2.27	0.76	7.49	3.86	1.97	0.66
27	8.99	4.63	2.36	0.79	7.85	4.04	2.06	0.69
28	9.36	4.82	2.46	0.82	8.23	4.24	2.16	0.72
29	9.76	5.03	2.56	0.85	8.61	4.43	2.26	0.75
30	10.21	5.26	2.68	0.89	9.00	4.64	2.36	0.79
31	10.72	5.52	2.81	0.94	9.36	4.82	2.46	0.82
32	11.28	5.81	2.96	0.99	9.71	5.00	2.55	0.85
33	11.87	6.11	3.12	1.04	10.07	5.19	2.64	0.88
34	12.50	6.44	3.28	1.09	10.47	5.39	2.75	0.92
35	13.15	6.77	3.45	1.15	10.93	5.63	2.87	0.96
36	13.80	7.11	3.62	1.21	11.48	5.91	3.01	1.00
37	14.46	7.45	3.80	1.27	12.09	6.23	3.17	1.06
38	15.15	7.80	3.98	1.33	12.74	6.56	3.34	1.11
39	15.91	8.19	4.18	1.39	13.38	6.89	3.51	1.17
40	16.75	8.63	4.40	1.47	14.00	7.21	3.68	1.23
41	17.70	9.12	4.65	1.55	14.54	7.49	3.82	1.27
42	18.74	9.65	4.92	1.64	15.06	7.76	3.95	1.32
43	19.83	10.21	5.21	1.74	15.57	8.02	4.09	1.36
44	20.96	10.79	5.50	1.83	16.13	8.31	4.23	1.41
45	22.10	11.38	5.80	1.93	14.77	8.64	4.40	1.47
46	23.22	11.96	6.10	2.03	17.50	9.01	4.59	1.53
47	24.35	12.54	6.39	2.13	18.29	9.42	4.80	1.60
48	25.51	13.14	6.70	2.23	19.14	9.86	5.02	1.67
49	26.72	13.76	7.01	2.34	20.04	10.32	5.26	1.75
50	28.00	14.42	7.35	2.45	21.00	10.82	5.51	1.84
51	29.35	15.12	7.70	2.57	22.01	11.34	5.78	1.93
52	30.74	15.83	8.07	2.69	23.07	11.88	6.06	2.02
53	32.21	16.59	8.46	2.82	24.19	12.46	6.35	2.12
54	33.76	17.39	8.86	2.95	25.38	13.07	6.66	2.22
55	35.40	18.23	9.29	3.10	26.64	13.72	6.99	2.33
56	37.11	19.11	9.74	3.25	27.92	14.38	7.33	2.44
57	38.89	20.03	10.21	3.40	29.23	15.05	7.67	2.56
58	40.77	21.00	10.70	3.57	30.64	15.78	8.04	2.68
59	42.80	22.04	11.24	3.75	32.21	16.59	8.46	2.82
60	45.00	23.18	11.81	3.94	34.00	17.51	8.93	2.98
61	47.38	24.40	12.44	4.15	35.99	18.53	9.45	3.15
62	49.94	25.70	13.10	4.37	38.15	19.65	10.01	3.34
63	52.60	27.09	13.81	4.60	40.51	20.86	10.63	3.54
64	55.49	28.58	14.57	4.86	43.13	22.21	11.32	3.77
65	58.57	30.13	15.37	5.12	46.05	23.72	12.09	4.03
66	61.76	31.81	16.21	5.40	49.11	25.29	12.89	4.30
67	65.08	33.52	17.08	5.69	52.35	26.96	13.74	4.58
68	68.66	35.36	18.02	6.01	55.95	28.81	14.69	4.90
69	72.59	37.38	19.05	6.35	60.11	30.96	15.78	5.26
70	77.00	39.66	20.21	6.74	65.00	33.48	17.06	5.69
71	81.73	42.09	21.45	7.15	70.97	36.55	18.6.	6.21
72	86.77	44.69	22.78	7.59	77.72	40.03	20.40	6.80
73	92.33	47.55	24.24	8.08	84.94	43.76	22.30	7.43
74	98.61	50.78	25.89	8.63	92.48	47.63	24.28	8.09
75	105.80	54.49	27.77	9.26	99.98	51.49	26.24	8.75
76	114.11	58.77	29.95	9.98	107.39	55.31	28.19	9.40
77	123.28	63.49	32.36	10.79	114.95	59.20	30.17	10.06
78	133.22	68.61	34.97	11.66	122.60	63.14	32.18	10.73
79	143.83	74.07	37.76	12.59	130.30	67.10	34.20	11.40
80	155.00	79.83	40.69	13.56	138.00	71.07	36.23	12.08
81	166.84	85.92	43.80	14.60	145.74	75.06	38.26	12.75
82	179.29	92.33	47.06	15.69	153.50	79.05	40.29	13.43
83	192.26	99.01	50.47	16.82	161.24	83.04	42.33	14.11
84	205.70	105.94	54.00	18.00	168.92	86.99	44.34	14.78
85	219.60	113.09	57.65	19.22	176.54	90.92	46.34	15.45

\*To arrive at the final premium payable add \$25.00 if premiums are paid annually, \$14.00 if paid semi-annually, \$8.25 if paid quarterly, or \$3.75 if paid monthly, to the total basic premium for the policy.

**For Example:** A male whose age nearest birthday is 50 and is converting \$20,000 Group Life Insurance on a monthly premium paying basis:

Standard Rates	
Basic Monthly Premium per \$1,000	\$ 2.45
Multiply by number of thousands	x 20
	\$49.00
Add Monthly Factor	+3.75
Total Monthly Premium for Policy	\$52.75
Minimum direct payment is \$50.00	

**STANDARD RATES**  
**LPU-95 NP 25,000 to 49,999**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	5.80	2.99	1.52	0.51	4.70	2.42	1.23	0.41
19	6.02	3.10	1.58	0.53	4.94	2.54	1.30	0.43
20	6.25	3.22	1.64	0.55	5.17	2.66	1.36	0.45
21	6.47	3.33	1.70	0.57	5.38	2.77	1.41	0.47
22	6.68	3.44	1.75	0.58	5.58	2.87	1.46	0.49
23	6.91	3.56	1.81	0.60	5.78	2.98	1.52	0.51
24	7.16	3.69	1.88	0.63	6.01	3.10	1.58	0.53
25	7.43	3.83	1.95	0.65	6.26	3.22	1.64	0.55
26	7.73	3.98	2.03	0.68	6.57	3.38	1.72	0.57
27	8.05	4.15	2.11	0.70	6.91	3.56	1.81	0.60
28	8.40	4.33	2.21	0.74	7.27	3.74	1.91	0.64
29	8.78	4.52	2.30	0.77	7.63	3.93	2.00	0.67
30	9.21	4.74	2.42	0.81	8.00	4.12	2.10	0.70
31	9.70	5.00	2.55	0.85	8.34	4.30	2.19	0.73
32	10.25	5.28	2.69	0.90	8.68	4.47	2.28	0.76
33	10.82	5.57	2.84	0.95	9.02	4.65	2.37	0.79
34	11.43	5.89	3.00	1.00	9.40	4.84	2.47	0.82
35	12.05	6.21	3.16	1.05	9.83	5.06	2.58	0.86
36	12.67	6.53	3.33	1.11	10.35	5.33	2.72	0.91
37	13.30	6.85	3.49	1.16	10.93	5.63	2.87	0.96
38	13.95	7.18	3.66	1.22	11.54	5.94	3.03	1.01
39	14.66	7.55	3.85	1.28	12.13	6.25	3.18	1.06
40	15.44	7.95	4.05	1.35	12.69	6.54	3.33	1.11
41	16.32	8.40	4.28	1.43	13.16	6.78	3.45	1.15
42	17.28	8.90	4.54	1.51	13.60	7.00	3.57	1.19
43	18.28	9.41	4.80	1.60	14.02	7.22	3.68	1.23
44	19.31	9.94	5.07	1.69	14.48	7.46	3.80	1.27
45	20.35	10.48	5.34	1.78	15.02	7.74	3.94	1.31
46	21.37	11.01	5.61	1.87	15.65	8.06	4.11	1.37
47	22.40	11.54	5.88	1.96	16.34	8.42	4.29	1.43
48	23.45	12.08	6.16	2.05	17.08	8.80	4.48	1.49
49	24.54	12.64	6.44	2.15	17.86	9.20	4.69	1.56
50	25.69	13.23	6.74	2.25	18.69	9.63	4.91	1.64
51	26.88	13.84	7.06	2.35	19.54	10.06	5.13	1.71
52	28.10	14.47	7.38	2.46	20.43	10.52	5.36	1.79
53	29.39	15.14	7.71	2.57	21.37	11.01	5.61	1.87
54	30.75	15.84	8.07	2.69	22.37	11.52	5.87	1.96
55	32.20	16.58	8.45	2.82	23.44	12.07	6.15	2.05
56	33.72	17.37	8.85	2.95	24.53	12.63	6.44	2.15
57	35.31	18.18	9.27	3.09	25.65	13.21	6.73	2.24
58	36.99	19.05	9.71	3.24	26.86	13.83	7.05	2.35
59	38.80	19.98	10.19	3.40	28.21	14.53	7.41	2.47
60	40.76	20.99	10.70	3.57	29.76	15.33	7.81	2.60
61	42.87	22.08	11.25	3.75	31.48	16.21	8.26	2.75
62	45.11	23.23	11.84	3.95	33.35	17.18	8.75	2.92
63	47.49	24.46	12.47	4.16	35.40	18.23	9.29	3.10
64	50.05	25.78	13.14	4.38	37.69	19.41	9.89	3.30
65	52.77	27.18	13.85	4.62	40.25	20.73	10.57	3.52
66	55.59	28.63	14.59	4.86	42.94	22.11	11.27	3.76
67	58.53	30.14	15.36	5.12	45.80	23.59	12.02	4.01
68	61.69	31.77	16.19	5.40	48.98	25.22	12.86	4.29
69	65.17	33.56	17.11	5.70	52.69	27.14	13.83	4.61
70	69.07	35.57	18.13	6.04	57.07	29.39	14.98	4.99
71	73.25	37.72	19.23	6.41	62.49	32.18	16.40	5.47
72	77.36	40.01	20.39	6.80	68.64	35.35	18.02	6.01
73	82.59	42.53	21.68	7.23	75.23	38.74	19.75	6.58
74	88.15	45.40	23.14	7.70	82.02	42.24	21.53	7.18
75	94.55	48.69	24.82	8.27	88.73	45.70	23.29	7.76
76	102.86	52.97	27.00	9.00	96.14	49.51	25.24	8.41
77	112.03	57.70	29.41	9.80	103.70	53.41	27.22	9.07
78	121.97	62.81	32.02	10.67	111.35	57.35	29.23	9.74
79	132.58	68.28	34.80	11.60	119.05	61.31	31.25	10.42
80	143.75	74.03	37.73	12.58	12			

**STANDARD RATES**  
**LPU-95 NP 50,000 to 99,999**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	5.42	2.79	1.42	0.47	4.32	2.22	1.13	0.38
19	5.62	2.89	1.48	0.49	4.54	2.34	1.19	0.40
20	5.84	3.01	1.53	0.51	4.76	2.45	1.25	0.42
21	6.05	3.12	1.59	0.53	4.96	2.55	1.30	0.43
22	6.25	3.22	1.64	0.55	5.15	2.65	1.35	0.45
23	6.46	3.33	1.70	0.57	5.33	2.74	1.40	0.47
24	6.70	3.45	1.76	0.59	5.55	2.86	1.46	0.49
25	6.96	3.58	1.83	0.61	5.79	2.98	1.52	0.51
26	7.25	3.73	1.90	0.63	6.09	3.14	1.60	0.53
27	7.56	3.89	1.98	0.66	6.42	3.31	1.69	0.56
28	7.91	4.07	2.08	0.69	6.78	3.49	1.78	0.59
29	8.28	4.26	2.17	0.72	7.13	3.67	1.87	0.62
30	8.70	4.48	2.28	0.76	7.49	3.86	1.97	0.66
31	9.19	4.73	2.41	0.80	7.83	4.03	2.06	0.69
32	9.73	5.01	2.55	0.85	8.16	4.20	2.14	0.71
33	10.30	5.30	2.70	0.90	8.50	4.38	2.23	0.74
34	10.90	5.61	2.86	0.95	8.87	4.57	2.33	0.78
35	11.50	5.92	3.02	1.01	9.28	4.78	2.44	0.81
36	12.09	6.23	3.17	1.06	9.77	5.03	2.56	0.85
37	12.68	6.53	3.33	1.11	10.31	5.31	2.71	0.90
38	13.29	6.84	3.49	1.16	10.88	5.60	2.86	0.95
39	13.95	7.18	3.66	1.22	11.42	5.88	3.00	1.00
40	14.68	7.56	3.85	1.28	11.93	6.14	3.13	1.04
41	15.50	7.98	4.07	1.36	12.34	6.36	3.24	1.08
42	16.39	8.44	4.30	1.43	12.71	6.55	3.34	1.11
43	17.32	8.92	4.55	1.52	13.06	6.73	3.43	1.14
44	18.28	9.41	4.80	1.60	13.45	6.93	3.53	1.18
45	19.25	9.91	5.05	1.68	13.92	7.17	3.65	1.22
46	20.21	10.41	5.31	1.77	14.49	7.46	3.80	1.27
47	21.17	10.90	5.56	1.85	15.11	7.78	3.97	1.32
48	22.16	11.41	5.82	1.94	15.79	8.13	4.14	1.38
49	23.18	11.94	6.08	2.03	16.50	8.50	4.33	1.44
50	24.26	12.49	6.37	2.12	17.26	8.89	4.53	1.51
51	25.37	13.07	6.66	2.22	18.03	9.29	4.73	1.58
52	26.52	13.66	6.96	2.32	18.85	9.71	4.95	1.65
53	27.72	14.28	7.28	2.43	19.70	10.15	5.17	1.72
54	28.99	14.93	7.61	2.54	20.61	10.61	5.41	1.80
55	30.35	15.63	7.97	2.66	21.59	11.12	5.67	1.89
56	31.77	16.36	8.34	2.78	22.58	11.63	5.93	1.98
57	33.26	17.13	8.73	2.91	23.60	12.15	6.20	2.07
58	34.83	17.94	9.14	3.05	24.70	12.72	6.48	2.16
59	36.52	18.81	9.59	3.20	25.93	13.35	6.81	2.27
60	38.35	19.75	10.07	3.36	27.35	14.09	7.18	2.39
61	40.30	20.75	10.58	3.53	28.91	14.89	7.59	2.53
62	42.36	21.82	11.12	3.71	30.60	15.76	8.03	2.68
63	44.56	22.95	11.70	3.90	32.47	16.72	8.52	2.84
64	46.95	24.18	12.32	4.11	34.59	17.81	9.08	3.03
65	49.52	25.50	13.00	4.33	37.00	19.06	9.71	3.24
66	52.23	26.90	13.71	4.57	39.58	20.38	10.39	3.46
67	55.07	28.36	14.46	4.82	42.34	21.81	11.11	3.70
68	58.16	29.95	15.27	5.09	45.45	23.41	11.93	3.98
69	61.58	31.71	16.16	5.39	49.10	25.29	12.89	4.30
70	65.43	33.70	17.18	5.73	53.43	27.52	14.03	4.68
71	69.58	35.83	18.26	6.09	58.82	30.29	15.44	5.15
72	74.00	38.11	19.43	6.48	64.95	33.45	17.05	5.68
73	78.90	40.63	20.71	6.90	71.54	36.84	18.78	6.26
74	84.47	43.50	22.17	7.39	78.34	40.35	20.56	6.85
75	90.89	46.81	23.86	7.95	85.07	43.81	22.33	7.44
76	99.20	51.09	26.04	8.68	92.48	47.63	24.28	8.09
77	108.37	55.81	28.45	9.48	100.04	51.52	26.26	8.75
78	118.31	60.93	31.06	10.35	107.69	55.46	28.27	9.42
79	128.92	66.39	33.84	11.28	115.39	59.43	30.29	10.10
80	140.09	72.15	36.77	12.26	123.09	63.39	32.31	10.77
81	151.93	78.24	39.88	13.29	130.83	67.38	34.34	11.45
82	164.38	84.66	43.15	14.38	138.59	71.37	36.38	12.13
83	177.35	91.34	46.55	15.52	146.33	75.36	38.41	12.80
84	190.79	98.26	50.08	16.69	154.01	79.32	40.43	13.48
85	204.69	105.42	53.73	17.91	161.63	83.24	42.43	14.14

**STANDARD RATES**  
**LPU-95 NP 100,000 and over**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	5.26	2.71	1.38	0.46	4.16	2.14	1.09	0.36
19	5.46	2.81	1.43	0.48	4.38	2.26	1.15	0.38
20	5.67	2.92	1.49	0.50	4.59	2.36	1.20	0.40
21	5.87	3.02	1.54	0.51	4.78	2.46	1.25	0.42
22	6.07	3.13	1.59	0.53	4.97	2.56	1.30	0.43
23	6.27	3.23	1.65	0.55	5.14	2.65	1.35	0.45
24	6.50	3.35	1.71	0.57	5.35	2.76	1.40	0.47
25	6.75	3.48	1.77	0.59	5.58	2.87	1.46	0.49
26	7.03	3.62	1.85	0.62	5.87	3.02	1.54	0.51
27	7.33	3.77	1.92	0.64	6.19	3.19	1.62	0.54
28	7.68	3.96	2.02	0.67	6.55	3.37	1.72	0.57
29	8.04	4.14	2.11	0.70	6.89	3.55	1.81	0.60
30	8.45	4.35	2.22	0.74	7.24	3.73	1.90	0.63
31	8.93	4.60	2.34	0.78	7.57	3.90	1.99	0.66
32	9.46	4.87	2.48	0.83	7.89	4.06	2.07	0.69
33	10.02	5.16	2.63	0.88	8.22	4.23	2.16	0.72
34	10.61	5.46	2.79	0.93	8.58	4.42	2.25	0.75
35	11.20	5.77	2.94	0.98	8.98	4.62	2.36	0.79
36	11.77	6.06	3.09	1.03	9.45	4.87	2.48	0.83
37	12.35	6.36	3.24	1.08	9.98	5.14	2.62	0.87
38	12.94	6.66	3.40	1.13	10.53	5.42	2.76	0.92
39	13.58	6.99	3.56	1.19	11.05	5.69	2.90	0.97
40	14.29	7.36	3.75	1.25	11.54	5.94	3.03	1.01
41	15.09	7.77	3.96	1.32	11.93	6.14	3.13	1.04
42	15.95	8.21	4.19	1.40	12.27	6.32	3.22	1.07
43	16.86	8.68	4.43	1.48	12.60	6.49	3.31	1.10
44	17.79	9.16	4.67	1.56	12.96	6.67	3.40	1.13
45	18.74	9.65	4.92	1.64	13.41	6.91	3.52	1.17
46	19.68	10.14	5.17	1.72	13.96	7.19	3.66	1.22
47	20.61	10.61	5.41	1.80	14.55	7.49	3.82	1.27
48	21.58	11.11	5.66	1.89	15.21	7.83	3.99	1.33
49	22.58	11.63	5.93	1.98	15.90	8.19	4.17	1.39
50	23.63	12.17	6.20	2.07	16.63	8.56	4.37	1.46
51	24.72	12.73	6.49	2.16	17.38	8.95	4.56	1.52
52	25.84	13.31	6.78	2.26	18.17	9.36	4.77	1.59
53	27.01	13.91	7.09	2.36	18.99	9.78	4.98	1.66
54	28.25	14.55	7.42	2.47	19.87	10.23	5.22	1.74
55	29.58	15.23	7.76	2.59	20.82	10.72	5.47	1.82
56	30.96	15.94	8.13	2.71	21.77	11.21	5.71	1.90
57	32.40	16.69	8.51	2.84	22.74	11.71	5.97	1.99
58	33.92	17.47	8.90	2.97	23.79	12.25	6.24	2.08
59	35.56	18.31	9.33	3.11	24.97	12.86	6.55	2.18
60	37.34	19.23	9.80	3.27	26.34	13.57	6.91	2.30
61	39.25	20.21	10.30	3.43	27.86	14.35	7.31	2.44
62	41.27	21.25	10.83	3.61	29.51	15.20	7.75	2.58
63	43.43	22.37	11.40	3.80	31.34	16.14	8.23	2.74
64	45.79	23.58	12.02	4.01	33.43	17.22	8.78	2.93
65	48.33	24.89	12.69	4.23	35.81	18.44	9.40	3.13
66	51.02	26.28	13.39	4.46	38.37	19.76	10.07(32.40c)	1767.9(2.363c)

\*To arrive at the final premium payable add \$25.00 if premiums are paid annually, \$14.00 if paid semi-annually, \$8.25 if paid quarterly, or \$3.75 if paid monthly, to the total basic premium for the policy.

**For Example:** A male whose age nearest birthday is 50 and is converting \$50,000 Group Life Insurance on a monthly premium paying basis:

Standard Rates	
Basic Monthly Premium per \$1,000	\$ 2.12
Multiply by number of thousands	x 50
	<u>\$106.00</u>
Add Monthly Factor	+3.75
Total Monthly Premium for Policy	\$109.75
Minimum direct payment is \$50.00	

**NON - TOBACCO USER RATES**  
**LPU-95 NP 1,000 to 24,999**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	5.58	2.87	1.46	0.49	4.85	2.50	1.27	0.42
19	5.82	3.00	1.53	0.51	5.09	2.62	1.34	0.45
20	6.07	3.13	1.59	0.53	5.32	2.74	1.40	0.47
21	6.31	3.25	1.66	0.55	5.52	2.84	1.45	0.48
22	6.53	3.36	1.71	0.57	5.72	2.95	1.50	0.50
23	6.78	3.49	1.78	0.59	5.91	3.04	1.55	0.52
24	7.03	3.62	1.85	0.62	6.12	3.15	1.61	0.54
25	7.30	3.76	1.92	0.64	6.35	3.27	1.67	0.56
26	7.58	3.90	1.99	0.66	6.62	3.41	1.74	0.58
27	7.87	4.05	2.07	0.69	6.91	3.56	1.81	0.60
28	8.18	4.21	2.15	0.72	7.22	3.72	1.90	0.63
29	8.51	4.38	2.23	0.74	7.53	3.88	1.98	0.66
30	8.87	4.57	2.33	0.78	7.84	4.04	2.06	0.69
31	9.28	4.78	2.44	0.81	8.12	4.18	2.13	0.71
32	9.72	5.01	2.55	0.85	8.38	4.32	2.20	0.73
33	10.18	5.24	2.67	0.89	8.65	4.45	2.27	0.76
34	10.67	5.50	2.80	0.93	8.97	4.62	2.35	0.76
35	11.18	5.76	2.93	0.98	9.35	4.82	2.45	0.82
36	11.68	6.02	3.07	1.02	9.83	5.06	2.58	0.86
37	12.18	6.27	3.20	1.07	10.39	5.35	2.73	0.91
38	12.70	6.54	3.33	1.11	10.98	5.65	2.88	0.96
39	13.28	6.84	3.49	1.16	11.56	5.95	3.03	1.01
40	13.94	7.18	3.66	1.22	12.12	6.24	3.18	1.06
41	14.69	7.57	3.86	1.29	12.59	6.48	3.30	1.10
42	15.52	7.99	4.07	1.36	13.03	6.71	3.42	1.14
43	16.40	8.45	4.31	1.44	13.46	6.93	3.53	1.18
44	17.31	8.91	4.54	1.51	13.94	7.18	3.66	1.22
45	18.25	9.40	4.79	1.60	14.51	7.47	3.81	1.27
46	19.17	9.87	5.03	1.68	15.18	7.82	3.98	1.33
47	20.11	10.36	5.28	1.76	15.91	8.19	4.18	1.39
48	21.09	10.86	5.54	1.85	16.71	8.61	4.39	1.46
49	22.12	11.39	5.81	1.94	17.56	9.04	4.61	1.54
50	23.23	11.96	6.10	2.03	18.46	9.51	4.85	1.62
51	24.43	12.58	6.41	2.14	19.41	10.00	5.10	1.70
52	25.68	13.23	6.74	2.25	20.41	10.51	5.36	1.79
53	27.02	13.92	7.09	2.36	21.47	11.06	5.64	1.88
54	28.43	14.64	7.46	2.49	22.60	11.64	5.93	1.98
55	29.93	15.41	7.86	2.62	23.79	12.25	6.24	2.08
56	31.49	16.22	8.27	2.76	25.01	12.88	6.57	2.19
57	33.11	17.05	8.69	2.90	26.25	13.52	6.89	2.30
58	34.83	17.94	9.14	3.05	27.59	14.21	7.24	2.41
59	36.70	18.90	9.63	3.21	29.08	14.98	7.63	2.54
60	38.73	19.95	10.17	3.39	30.77	15.85	8.08	2.69
61	40.93	21.08	10.74	3.58	32.65	16.81	8.57	2.86
62	43.27	22.28	11.36	3.79	34.69	17.87	9.11	3.04
63	45.77	23.57	12.01	4.00	36.91	19.01	9.69	3.23
64	48.47	24.96	12.72	4.24	39.36	20.27	10.33	3.44
65	51.38	26.46	13.49	4.50	42.09	21.68	11.05	3.68
66	54.42	28.03	14.29	4.76	44.94	23.14	11.80	3.93
67	57.60	29.66	15.12	5.04	47.95	24.69	12.59	4.20
68	61.05	31.44	16.03	5.34	51.29	26.41	13.46	4.49
69	64.84	33.39	17.02	5.67	55.14	28.40	14.47	4.82
70	69.09	35.58	18.14	6.05	59.65	30.72	15.66	5.22
71	73.66	37.93	19.34	6.45	65.11	33.53	17.09	5.70
72	78.53	40.44	20.61	6.87	71.27	36.70	18.71	6.24
73	83.90	43.21	22.02	7.34	77.90	40.12	20.45	6.82
74	89.95	46.32	23.61	7.87	84.83	43.69	22.27	7.42
75	96.84	49.87	25.42	8.47	91.84	47.30	24.11	8.04
76	104.97	54.06	27.55	9.18	98.48	50.72	25.85	8.62
77	114.05	58.74	29.94	9.98	105.21	54.18	27.62	9.21
78	123.89	63.80	32.52	10.84	112.08	57.72	29.42	9.81
79	134.27	69.15	35.25	11.75	119.15	61.36	31.28	10.43
80	145.00	74.68	38.06	12.69	126.47	65.13	33.20	11.07
81	156.28	80.48	41.02	13.67	133.99	69.00	35.17	11.72
82	168.00	86.52	44.10	14.70	141.73	72.99	37.20	12.40
83	179.97	92.68	47.24	15.75	149.74	77.12	39.31	13.10
84	192.08	98.92	50.42	16.81	158.06	81.40	41.49	13.83
85	204.34	105.24	53.64	17.88	166.68	85.84	43.75	14.58

\*To arrive at the final premium payable add \$25.00 if premiums are paid annually, \$14.00 if paid semi-annually, \$8.25 if paid quarterly, or \$3.75 if paid monthly, to the total basic premium for the policy.

**For Example:** A male whose age nearest birthday is 55 and is converting \$20,000 Group Life Insurance on a monthly premium paying basis:

Non - Tobacco User Rates	
Basic Monthly Premium per \$1,000	\$ 2.62
Multiply by number of thousands	x 20
	\$52.40
Add Monthly Factor	+3.75
Total Monthly Premium for Policy	\$56.15
Minimum direct payment is \$50.00	

**NON - TOBACCO USER RATES**  
**LPU-95 NP 25,000 to 49,999**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	4.89	2.52	1.28	0.43	4.16	2.14	1.09	0.36
19	5.10	2.63	1.35	0.45	4.37	2.25	1.15	0.38
20	5.32	2.74	1.40	0.47	4.57	2.35	1.20	0.40
21	5.53	2.85	1.45	0.48	4.74	2.44	1.24	0.41
22	5.72	2.95	1.50	0.50	4.91	2.53	1.29	0.43
23	5.94	3.06	1.56	0.52	5.07	2.61	1.33	0.44
24	6.16	3.17	1.62	0.54	5.25	2.70	1.38	0.46
25	6.40	3.30	1.68	0.56	5.45	2.81	1.43	0.48
26	6.66	3.43	1.75	0.58	5.70	2.94	1.50	0.50
27	6.93	3.57	1.82	0.61	5.97	3.07	1.57	0.52
28	7.22	3.72	1.90	0.63	6.26	3.22	1.64	0.55
29	7.53	3.88	1.98	0.66	6.55	3.37	1.72	0.57
30	7.87	4.05	2.07	0.69	6.84	3.52	1.80	0.60
31	8.26	4.25	2.17	0.72	7.10	3.66	1.86	0.62
32	8.69	4.48	2.28	0.76	7.35	3.79	1.93	0.64
33	9.13	4.70	2.40	0.80	7.60	3.91	2.00	0.67
34	9.60	4.94	2.52	0.84	7.90	4.07	2.07	0.69
35	10.08	5.19	2.65	0.88	8.25	4.25	2.17	0.72
36	10.55	5.43	2.77	0.92	8.70	4.48	2.28	0.76
37	11.02	5.68	2.89	0.96	9.23	4.75	2.42	0.81
38	11.50	5.92	3.02	1.01	9.78	5.04	2.57	0.86
39	12.03	6.20	3.16	1.05	10.31	5.31	2.71	0.90
40	12.63	6.50	3.32	1.11	10.81	5.57	2.84	0.95
41	13.31	6.85	3.49	1.16	11.21	5.77	2.94	0.98
42	14.06	7.24	3.69	1.23	11.57	5.96	3.04	1.01
43	14.85	7.65	3.90	1.30	11.91	6.13	3.13	1.04
44	15.66	8.06	4.11	1.37	12.29	6.33	3.23	1.08
45	16.50	8.50	4.33	1.44	12.76	6.57	3.35	1.12
46	17.32	8.92	4.55	1.52	13.33	6.86	3.50	1.17
47	18.16	9.35	4.77	1.59	13.96	7.19	3.66	1.22
48	19.03	9.80	5.00	1.67	14.65	7.54	3.85	1.28
49	19.94	10.27	5.23	1.74	15.38	7.92	4.04	1.35
50	20.92	10.77	5.49	1.83	16.15	8.32	4.24	1.41
51	21.96	11.31	5.76	1.92	16.94	8.72	4.45	1.48
52	23.04	11.87	6.05	2.02	17.77	9.15	4.66	1.55
53	24.20	12.46	6.35	2.12	18.65	9.60	4.90	1.63
54	25.42	13.09	6.67	2.22	19.59	10.09	5.14	1.71
55	26.73	13.77	7.02	2.34	20.59	10.60	5.40	1.80
56	28.10	14.47	7.38	2.46	21.62	11.13	5.68	1.89
57	29.53	15.21	7.75	2.58	22.67	11.68	5.95	1.98
58	31.05	15.99	8.15	2.72	23.81	12.26	6.25	2.08
59	32.70	16.84	8.58	2.86	25.08	12.92	6.58	2.19
60	34.49	17.76	9.05	3.02	26.53	13.66	6.96	2.32
61	36.42	18.76	9.56	3.19	28.14	14.49	7.39	2.46
62	38.47	19.81	10.10	3.37	29.89	15.39	7.85	2.62
63	40.66	20.94	10.67	3.56	31.80	16.38	8.35	2.78
64	43.03	22.16	11.30	3.77	33.92	17.47	8.90	2.97
65	45.58	23.47	11.96	3.99	36.29	18.69	9.53	3.18
66	48.25	24.85	12.67	4.22	38.77	19.97	10.18	3.39
67	51.05	26.29	13.40	4.47	41.40	21.32	10.87	3.62
68	54.02	27.85	14.20	4.73	44.32	22.82	11.63	3.88
69	57.42	29.57	15.07	5.02	47.72	24.58	12.53	4.18
70	61.16	31.50	16.05	5.35	51.72	26.64	13.58	4.53
71	65.18	33.57	17.11	5.70	56.63	29.16	14.87	4.96
72	69.45	35.77	18.23	6.08	62.19	32.03	16.32	5.44
73	74.16	38.19	19.47	6.49	68.16	35.10	17.89	5.96
74	79.49	40.94	20.87	6.96	74.37	38.30	19.52	6.51
75	85.59	44.08	22.47	7.49	80.59	41.50	21.15	7.05
76	93.72	48.27	24.60	8.20	87.23	44.92	22.90	7.63
77	102.80	52.94	26.99	9.00	93.96	48.39	24.66	8.22
78	112.64	58.01	29.57	9.86	100.83	51.93	26.47	8.82
79	123.02	63.36	32.29	10.76	107.90	55.57	28.32	9.44
80	133.75	68.88	35.11	11.70	115.22	59.34	30.25	10.08

**NON - TOBACCO USER RATES**  
**LPU-95 NP 50,000 to 99,999**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	4.51	2.32	1.16	0.39	3.78	1.95	0.99	0.33
19	4.70	2.42	1.23	0.41	3.97	2.04	1.04	0.35
20	4.91	2.53	1.29	0.43	4.16	2.14	1.09	0.36
21	5.11	2.63	1.34	0.45	4.32	2.22	1.13	0.38
22	5.29	2.72	1.39	0.46	4.48	2.31	1.18	0.39
23	5.49	2.83	1.44	0.48	4.62	2.38	1.21	0.40
24	5.70	2.94	1.50	0.50	4.79	2.47	1.26	0.42
25	5.93	3.05	1.56	0.52	4.98	2.56	1.31	0.44
26	6.18	3.18	1.62	0.54	5.22	2.69	1.37	0.46
27	6.44	3.32	1.69	0.56	5.48	2.82	1.44	0.48
28	6.73	3.47	1.77	0.59	5.77	2.97	1.51	0.50
29	7.03	3.62	1.85	0.62	6.05	3.12	1.59	0.53
30	7.36	3.79	1.93	0.64	6.33	3.26	1.66	0.55
31	7.75	3.99	2.03	0.68	6.59	3.39	1.73	0.58
32	8.17	4.21	2.14	0.71	6.83	3.52	1.79	0.60
33	8.61	4.43	2.26	0.75	7.08	3.65	1.86	0.62
34	9.07	4.67	2.38	0.79	7.37	3.80	1.93	0.64
35	9.53	4.91	2.50	0.83	7.70	3.97	2.02	0.67
36	9.97	5.13	2.62	0.87	8.12	4.18	2.13	0.71
37	10.40	5.36	2.73	0.91	8.61	4.43	2.26	0.75
38	10.84	5.58	2.85	0.95	9.12	4.70	2.39	0.80
39	11.32	5.83	2.97	0.99	9.60	4.94	2.52	0.84
40	11.87	6.11	3.12	1.04	10.05	5.16	2.64	0.88
41	12.49	6.43	3.28	1.09	10.39	5.35	2.73	0.91
42	13.17	6.78	3.46	1.15	10.68	5.50	2.80	0.93
43	13.89	7.15	3.65	1.22	10.95	5.64	2.87	0.96
44	14.63	7.53	3.84	1.28	11.26	5.80	2.96	0.99
45	15.40	7.93	4.04	1.35	11.66	6.00	3.06	1.02
46	16.16	8.32	4.24	1.41	12.17	6.27	3.19	1.06
47	16.93	8.72	4.44	1.48	12.73	6.56	3.34	1.11
48	17.74	9.14	4.66	1.55	13.36	6.88	3.51	1.17
49	18.58	9.57	4.88	1.63	14.02	7.22	3.68	1.23
50	19.49	10.04	5.12	1.71	14.72	7.58	3.86	1.29
51	20.45	10.53	5.37	1.79	15.43	7.95	4.05	1.35
52	21.46	11.05	5.63	1.88	16.19	8.34	4.25	1.42
53	22.53	11.60	5.91	1.97	16.98	8.74	4.46	1.49
54	23.66	12.18	6.21	2.07	17.83	9.18	4.68	1.56
55	24.88	12.81	6.53	2.18	18.74	9.65	4.92	1.64
56	26.15	13.47	6.86	2.29	19.67	10.13	5.16	1.72
57	27.48	14.15	7.21	2.40	20.62	10.62	5.41	1.80
58	28.89	14.88	7.58	2.53	21.65	11.15	5.68	1.89
59	30.42	15.67	7.99	2.66	22.80	11.74	5.99	2.00
60	32.08	16.52	8.42	2.81	24.12	12.42	6.33	2.11
61	33.65	17.43	8.89	2.96	25.57	13.17	6.71	2.24
62	35.72	18.40	9.38	3.13	27.14	13.98	7.12	2.37
63	37.73	19.43	9.90	3.30	26.67	14.87	7.58	2.53
64	39.93	20.56	10.48	3.49	30.62	15.87	8.09	2.70
65	42.33	21.60	11.11	3.70	33.04	17.02	8.67	2.89
66	44.89	23.12	11.76	3.93	35.41	18.24	9.30	3.10
67	47.59	24.51	12.49	4.16	37.94	19.54	9.96	3.32
68	50.55	26.03	13.27	4.42	40.79	21.01	10.71	3.57
69	53.63	27.72	14.13	4.71	44.13	22.73	11.58	3.86
70	57.52	29.62	15.10	5.03	48.08	24.76	12.62	4.21
71	61.51	31.68	16.15	5.38	52.96	27.27	13.90	4.63
72	65.76	33.87	17.26	5.75	58.50	30.13	15.36	5.12
73	70.47	36.29	18.50	6.17	64.47	33.20	16.92	5.64
74	75.81	39.04	19.90	6.63	70.69	36.41	18.56	6.19
75	81.93	42.19	21.51	7.17	76.93	39.62	20.19	6.73
76	90.06	46.36	23.64	7.88	83.57	43.04	21.94	7.31
77	99.14	51.06	26.02	8.67	90.30	46.50	23.70	7.90
78	108.98	56.12	28.61	9.54	97.17	50.04	25.51	8.50
79	119.36	61.47	31.33	10.44	104.24	53.68	27.36	9.12
80	130.09	67.00	34.15	11.38	111.56	57.45	29.28	9.76
81	141.37	72.81	37.11	12.37	119.06	61.33	31.26	10.42
82	153.09	78.84	40.19	13.40	126.82	65.31	33.29	11.10
83	165.06	85.01	43.33	14.44	134.63	69.44	35.39	11.80
84	177.17	91.24	46.51	15.50	143.15	73.72	37.58	12.53
85	189.43	97.56	49.73	16.58	151.77	78.16	39.64	13.28

\*To arrive at the final premium payable add \$25.00 if premiums are paid annually, \$14.00 if paid semi-annually, \$8.25 if paid quarterly, or \$3.75 if paid monthly, to the total basic premium for the policy.

**For Example:** A male whose age nearest birthday is 55 and is converting \$100,000 Group Life Insurance on a monthly premium paying basis:

Non - Tobacco User Rates	
Basic Monthly Premium per \$1,000	\$ 2.18
Multiply by number of thousands	x 50
	\$109.00
Add Monthly Factor	+ 3.75
Total Monthly Premium for Policy	\$112.75
Minimum direct payment is \$50.00	

**NON - TOBACCO USER RATES**  
**LPU-95 NP 100,000 and over**

\*Basic Premium Rates per 1,000 of Insurance

Age Nearest Birthday	MALE				FEMALE			
	ANN.	S.A.	QU.	MO.	ANN.	S.A.	QU.	MO.
18	4.35	2.24	1.14	0.38	3.62	1.86	0.95	0.32
19	4.54	2.34	1.19	0.40	3.81	1.96	1.00	0.33
20	4.74	2.44	1.24	0.41	3.99	2.05	1.05	0.35
21	4.93	2.54	1.29	0.43	4.14	2.13	1.09	0.36
22	5.11	2.63	1.34	0.45	4.30	2.21	1.13	0.38
23	5.30	2.73	1.39	0.46	4.43	2.28	1.16	0.39
24	5.50	2.83	1.44	0.48	4.59	2.36	1.20	0.40
25	5.72	2.95	1.50	0.50	4.77	2.46	1.25	0.42
26	5.96	3.07	1.56	0.52	5.00	2.58	1.31	0.44
27	6.21	3.20	1.63	0.54	5.25	2.70	1.38	0.46
28	6.50	3.35	1.71	0.57	5.54	2.85	1.45	0.48
29	6.79	3.50	1.78	0.59	5.81	2.99	1.53	0.51
30	7.11	3.66	1.87	0.62	6.08	3.13	1.60	0.53
31	7.49	3.86	1.97	0.66	6.33	3.26	1.66	0.55
32	7.90	4.07	2.07	0.69	6.56	3.38	1.72	0.57
33	8.33	4.29	2.19	0.73	6.80	3.50	1.79	0.60
34	8.78	4.52	2.30	0.77	7.08	3.65	1.86	0.62
35	9.23	4.75	2.42	0.81	7.40	3.81	1.94	0.65
36	9.65	4.97	2.53	0.84	7.80	4.02	2.05	0.68
37	10.07	5.19	2.64	0.88	8.28	4.26	2.17	0.72
38	10.49	5.40	2.75	0.92	8.77	4.52	2.30	0.77
39	10.95	5.64	2.87	0.96	9.23	4.75	2.42	0.81
40	11.48	5.91	3.01	1.00	9.66	4.97	2.54	0.85
41	12.08	6.22	3.17	1.06	9.98	5.14	2.62	0.87
42	12.73	6.56	3.34	1.11	10.24	5.27	2.69	0.90
43	13.43	6.92	3.53	1.18	10.49	5.40	2.75	0.92
44	14.14	7.28	3.71	1.24	10.77	5.55	2.83	0.94
45	14.89	7.67	3.91	1.30	11.15	5.74	2.93	0.98
46	15.63	8.05	4.10	1.37	11.64	5.99	3.06	1.02
47	16.37	8.43	4.30	1.43	12.17	6.27	3.19	1.06
48	17.16	8.84	4.50	1.50	12.78	6.58	3.35	1.12
49	17.98	9.26	4.72	1.57	13.42	6.91	3.52	1.17
50	18.86	9.71	4.95	1.65	14.09	7.26	3.70	1.23
51	19.80	10.20	5.20	1.73	14.78	7.61	3.88	1.29
52	20.78	10.70	5.45	1.82	15.51	7.99	4.07	1.36
53	21.82	11.24	5.73	1.91	16.27	8.38	4.27	1.42
54	22.92	11.80	6.02	2.01	17.09	8.80	4.49	1.50
55	24.11	12.42	6.33	2.11	17.97	9.25	4.72	1.57
56	25.34	13.05	6.65	2.22	18.86	9.71	4.95	1.65
57	26.62	13.71	6.99	2.33	19.76	10.18	5.19	1.73
58	27.98	14.41	7.34	2.45	20.74	10.68	5.44	1.81
59	29.46	15.17	7.73	2.58	21.84	11.25	5.73	1.91
60	31.07	16.00	8.16	2.72	23.11	11.90	6.07	2.02
61	32.80	16.89	8.61	2.87	24.52	12.63	6.44	2.15
62	34.63	17.83	9.09	3.03	26.05	13.42	6.84	2.28
63	36.60	18.85	9.61	3.20	27.74	14.29	7.28	2.43
64	38.77	19.97	10.18	3.39	29.66	15.27	7.79	2.60
65	41.14	21.19	10.80	3.60	31.85	16.40	8.36	2.79
66	43.68	22.50	11.47	3.82	34.20	17.61	8.98	2.99
67	46.36	23.88	12.17	4.06	36.71	18.91	9.64	3.21
68	49.30	25.39	12.94	4.31	39.54	20.36	10.38	3.46
69	52.57	27.07	13.80	4.60	42.87	22.08	11.25	3.75
70	56.25	28.97	14.77	4.92	46.81	24.11	12.29	4.10
71	60.23	31.02	15.81	5.27	51.68	26.62	13.57	4.52
72	64.47	33.20	16.92	5.64	57.21	29.46	15.02	5.04
73	69.18	35.63	18.16	6.05	63.18	32.54	16.58	5.53
74	74.51	38.37	19.56	6.52	69.39	35.74	18.21	6.07
75	80.63	41.52	21.17	7.06	75.63	38.95	19.85	6.62
76	88.76	45.71	23.30	7.77	82.27	42.37	21.60	7.20
77	97.84	50.39	25.68	8.56	89.00	45.84	23.36	7.79
78	107.68	55.46	28.27	9.42	95.87	49.37	25.17	8.39
79	118.06	60.80	30.99	10.33	102.94	53.01	27.02	9.01
80	128.79	66.33	33.81	11.27	110.26	56.78	28.94	9.65
81	140.07	72.14	36.77					