

Conversion Premium Rates

All rates are for each \$1,000 of coverage

Age	Annual Rate 1-Year Term Rider	Rate for Individual Whole Life			Age	Annual Rate 1-Year Term Rider	Rate for Individual Whole Life		
		Annual	Semiannual	Quarterly			Annual	Semiannual	Quarterly
20	5.27	8.38	4.27	2.18	55	18.08	37.73	19.24	9.81
21	5.30	8.59	4.38	2.23	56	19.46	39.87	20.33	10.37
22	5.34	8.82	4.50	2.29	57	20.98	42.16	21.50	10.96
23	5.37	9.05	4.62	2.35	58	22.63	44.61	22.75	11.60
24	5.39	9.29	4.74	2.42	59	24.44	47.25	24.10	12.29
25	5.41	9.55	4.87	2.48	60	26.42	50.09	25.55	13.02
26	5.45	9.82	5.01	2.55	61	28.58	53.04	27.05	13.79
27	5.49	10.10	5.15	2.63	62	30.92	55.67	28.39	14.47
28	5.53	10.40	5.30	2.70	63	33.50	58.47	29.82	15.20
29	5.59	10.70	5.46	2.78	64	36.30	61.43	31.33	15.97
30	5.64	11.02	5.62	2.87	65	39.40	64.57	32.93	16.79
31	5.71	11.53	5.88	3.00	66	42.81	67.92	34.64	17.66
32	5.79	12.03	6.14	3.13	67	46.57	71.50	36.47	18.59
33	5.86	12.55	6.40	3.26	68	50.68	75.35	38.43	19.59
34	5.96	13.11	6.69	3.41	69	55.08	79.51	40.55	20.67
35	6.09	13.69	6.98	3.56	70	59.71	83.98	42.83	21.83
36	6.26	14.31	7.30	3.72	71	64.52	89.92	45.86	23.38
37	6.46	14.95	7.62	3.89	72	69.45	94.32	48.10	24.52
38	6.70	15.63	7.97	4.06	73	74.59	100.26	51.13	26.07
39	6.99	16.34	8.33	4.25	74	80.07	106.02	54.07	27.57
40	7.30	17.08	8.71	4.44	75	86.05	112.11	57.18	29.15
41	7.66	17.92	9.14	4.66	76	92.73	118.85	60.61	30.90
42	8.03	18.87	9.62	4.91	77	100.23	125.51	64.01	32.63
43	8.44	19.88	10.14	5.17	78	108.61	132.96	67.81	34.57
44	8.88	20.94	10.68	5.44	79	117.77	141.02	71.92	36.67
45	9.37	22.07	11.26	5.74	80	127.59	150.14	76.57	39.04
46	9.92	23.27	11.87	6.05	81	137.97	159.52	81.36	41.48
47	10.53	24.55	12.52	6.38	82	148.81	169.82	86.61	44.15
48	11.20	25.90	13.21	6.73	83	160.08	180.82	92.22	47.01
49	11.95	27.34	13.94	7.11	84	171.84	192.63	98.24	50.08
50	12.77	29.07	14.83	7.56	85	184.17	205.40	104.75	53.40
51	13.66	30.56	15.59	7.95					
52	14.63	32.06	16.35	8.34					
53	15.68	33.84	17.26	8.80					
54	16.82	35.72	18.22	9.29					

How to Calculate your Premium

1. Decide whether you want whole life or one-year term coverage.
The one-year term will be renewed next year at your attained age to whole life coverage assuming premiums are paid in full. If you elect the one-year term, you must submit an annual premium payment.
2. If you have selected whole life, determine whether you want to pay your whole life premiums annually, semiannually, or quarterly.
3. Find your rate on the chart above. The rate is based on the type of coverage you want and your age at the time your conversion coverage begins, which is 31 days from the time your group coverage terminates or is reduced.
4. Determine the amount of insurance you want. You may have any amount up to and including the amount you had under the group plan.
5. Calculate your premiums:
 - a. Rate per thousand dollars of coverage: _____
 - b. The number of thousands of coverage you want: X _____
 - c. Multiply a times b: = _____
 - d. If you selected whole life, add policy fee: + _____

(No policy fee for one-year term)
\$15.00/year \$7.65/half year \$3.90/quarter

- e. TOTAL c and d. **This is your premium.** = _____
Make check payable to Unum.

Example

1. A 60-year-old person decides to convert to a whole life policy.
2. The person wants the amount he had under his group plan: \$50,000.
3. The person wants to pay premiums annually.
4. The annual rate for a 60 year old is \$50.09 for each \$1,000 of insurance.
5. Calculate premiums:
 - a. 50.09 (Annual rate)
 - b. 50 (\$50,000 of coverage)
 - c. 2504.50 (50.09 x 50)
 - d. 15.00 (Annual policy fee)
 - e. 2519.50 (Total annual premium)