

**PREMIUM RATES FOR WHOLE LIFE CONVERSION POLICIES
EFFECTIVE JANUARY 1, 2014 AND LATER**

Rates are based on annual premium per \$1,000 of insurance.

Age	Rate	Age	Rate	Age	Rate	Age	Rate
0	7.75	25	12.30	50	38.99	75	149.65
1	7.85	26	13.03	51	41.10	76	156.19
2	7.94	27	13.90	52	43.40	77	163.12
3	8.05	28	14.55	53	45.99	78	170.47
4	8.15	29	15.22	54	48.12	79	178.35
5	8.28	30	15.93	55	50.51	80	186.88
6	8.41	31	16.64	56	53.45	81	196.19
7	8.56	32	17.40	57	56.70	82	206.38
8	8.70	33	18.20	58	59.68	83	217.63
9	8.86	34	18.49	59	63.23	84	230.06
10	9.05	35	19.09	60	67.41	85	243.87
11	9.24	36	20.22	61	72.72	86	259.20
12	9.41	37	21.68	62	77.30	87	276.26
13	9.55	38	22.67	63	82.01	88	295.24
14	9.69	39	23.76	64	86.03	89	316.37
15	9.85	40	24.84	65	90.88	90	339.83
16	10.00	41	25.06	66	96.83	91	365.89
17	10.16	42	26.14	67	103.40	92	394.78
18	10.36	43	27.30	68	108.97	93	426.76
19	10.58	44	28.40	69	114.59	94	462.09
20	10.82	45	29.79	70	120.27	95	501.05
21	10.92	46	31.48	71	125.60	96	543.91
22	11.32	47	33.38	72	131.39	97	591.02
23	11.77	48	35.17	73	137.30	98	642.62
24	11.97	49	37.05	74	143.36	99	699.09

Rates shown are guaranteed as long as you make the required premium payments. Underwritten by ReliaStar Life Insurance Company, policy form RL-WL2-POL-07 (may vary by state).

Example of Calculating Premium

Currently, you have \$25,500 of basic coverage under your group policy. Your current age is 35. You want to convert the entire amount. You want to be billed semi-annually.

Use the following steps to calculate your premium:

- Determine the amount of coverage you wish to convert. \$25,500
- Calculate the number of thousands you wish to convert by dividing the amount from step 1 by 1,000. $\$25,500/1000 = 25.5$
- Find the rate corresponding to your age at the time of conversion. \$19.09
- Multiple the number of thousands from step 2 by the rate found in step 3. $25.5 * 19.09 = \$486.80$
- Find a policy fee corresponding to the amount of coverage from step 1. \$12.00
- Add the policy fee to the amount in step 4. $\$486.80 + \$12.00 = \$498.80$
- Multiply the amount in previous step by 0.265 for Quarterly billings, 0.515 for Semi-Annual billings, and 1 for Annual billings: $\$498.80 * 0.515 = \256.88

\$256.88 is your semi-annual premium

POLICY FEES	
Converted Face Amount	Whole Life Insurance
\$1,000 - \$500,000	\$12.00
\$500,001 - \$1,000,000	\$24.00
\$1,000,001 - \$1,500,000	\$36.00

Issued and underwritten by ReliaStar Life Insurance Company, policy form RL-WL2-POL-07 (may vary by state).