



# **Converting Group Term Life Insurance to Individual Insurance**



**Prudential**

The Prudential Insurance Company of America

0177151

# Converting Group Term Life Insurance to Individual Insurance

A Prudential representative can assist you, without cost or obligation, with the conversion process and answer any questions you may have. If you do not have a Prudential representative currently handling your insurance and financial needs, you can locate the Prudential office most convenient to you in the telephone directory or through our website, [www.prudential.com/giconversions](http://www.prudential.com/giconversions).

Under the terms of your group life policy, some or all of your insurance coverage may be converted to permanent insurance. If you are age 76 and above, your only conversion option is for a Single Pay Life Policy. Please carefully read the provisions in your Booklet-Certificate which describe your conversion privilege, if any.

If you were insured for Accidental Death Benefits (ADB) under the group plan, you may be eligible to add an Accidental Death Benefit rider to the conversion policy. Subject to approval by Prudential, the amount of ADB is equal to the amount of life insurance coverage you are converting and may be included in policies issued at age 70 and under. The ADB is available for amounts between \$25,000 and \$500,000. Conversion rates are shown in the Rates Tables under the heading "With ADB."

You should submit your application and first premium within the 31-day period specified in your Booklet-Certificate.

Premium rates for the Prudential Guaranteed Life Insurance policy, issued by The Prudential Insurance Company of America, are included in this brochure. These are standard rates per \$1,000 of insurance and apply to most individuals who are converting. The right to convert to a Prudential Guaranteed Life Insurance policy is guaranteed, provided the terms as described in your Booklet-Certificate are met.

### **Servicemembers/Reservists:**

If you wish to convert Servicemembers' Group Life Insurance (SGLI) to a Prudential individual life insurance policy, you must submit your application, first month's premium, the letter you received from the Office of Servicemembers' Group Life Insurance, and the proof of SGLI as defined in the above mentioned letter to a Prudential office within 120 days of your release from uniformed service or release from assignment to the Ready Reserves.

### **Veterans:**

If you wish to convert Veterans' Group Life Insurance (VGLI) to a Prudential individual life insurance policy, you must submit your application, first month's premium, and your VGLI Conversion Notice, SGL 183, to a Prudential office.

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**Like most insurance policies, Prudential's policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A Prudential representative can provide you with costs and complete details.**

## **Policy Description**

The following is a brief description of the policy available as a conversion for which rates are included in this brochure. Additional information regarding the policy described below may be obtained from a Prudential representative.

### **Prudential Guaranteed Life Insurance**

Prudential Guaranteed Life Insurance is a whole life product with a guaranteed cash value and a guaranteed death benefit for the lifetime of the insured, provided premiums are paid when due and there are no outstanding loans or withdrawals. The face amount is payable at death.

The basic premiums are level and payable to the policy anniversary when the insured is age 85, or until death, if earlier. If the insured survives the premium payment period, the policy is continued with no further premium required. Prudential Guaranteed Life Insurance is a non-participating policy, which means dividends will **not** be paid on the policy.

Guarantees are based on the claims-paying ability of The Prudential Insurance Company of America.

If you have any questions, call the number indicated on the cover letter. When requesting information, please state your date of birth, your group policy number, and the name of the organization through which your group insurance was obtained.

Acceptance and negotiation of your conversion premium payment by The Prudential Insurance Company of America is not a guarantee that an individual conversion policy will be issued as requested on the Conversion Request Form. All conditions precedent to issue of an individual conversion policy, including, without limitation, confirmation of your eligibility for conversion coverage, confirmation of the maximum amount of coverage eligible for conversion, completion of all reasonably required paperwork, and payment of any additional conversion premiums, must be received by Prudential in a timely manner. A delay in submitting required information, documentation, or additional premium will not extend the conversion time period specified above.

**Prudential Guaranteed Life** (For Policies \$1-\$24,999)

Standard rates per \$1,000 - A policy constant must be added to the total premium.

Please refer to the section "HOW TO CALCULATE PRUDENTIAL PREMIUMS"

**UNISEX**

# Instructions for Calculating Premiums

**ALL CONVERSION APPLICATIONS MUST BE ACCOMPANIED BY THE ENTIRE FIRST PREMIUM.**

## How to Calculate Prudential Premiums

Premiums are payable annually, semi-annually, quarterly, or by pre-authorized monthly check draft (Prumatic). The mode of payment selected must produce a minimum premium of \$15.00.

Use standard rates per \$1,000 shown on pages 5–7 in this brochure. After determining the premium for the amount of insurance being converted, add the following policy constant to obtain the premium for the policy:

- \$85.00 for annual mode of payment
- \$45.00 for semi-annual mode of payment
- \$23.00 for quarterly mode of payment
- \$8.00 for monthly (Prumatic) mode of payment

The example below illustrates a premium calculation for a \$25,000 Prudential Guaranteed Life Insurance policy with Accidental Death Benefit (ADB) for someone who is 40 years old. The payment mode is quarterly. (The rates for \$25,000-\$99,999 are contained on page 6.)

1. The rate per \$1,000 with ADB for a quarterly payment shown on page 6 is \$4.61.
2. Multiply the amount of insurance being converted (i.e., the number of \$1,000 units) by the rate per \$1,000 and add the quarterly policy constant:

$$25 \times \$4.61 = \$115.25 + \$23.00 = \$138.25$$

Issue Age	Annual	Semi-Annual	Quarterly	Prumatic
15	10.92	5.68	2.89	0.97
16	11.07	5.76	2.93	0.99
17	11.46	5.96	3.04	1.02
18	11.76	6.12	3.12	1.05
19	11.95	6.21	3.17	1.06
20	12.15	6.32	3.22	1.08
21	12.49	6.49	3.31	1.11
22	12.82	6.67	3.40	1.14
23	13.14	6.83	3.48	1.17
24	13.46	7.00	3.57	1.20
25	13.79	7.17	3.65	1.23
26	14.19	7.38	3.76	1.26
27	14.61	7.60	3.87	1.30
28	15.06	7.83	3.99	1.34
29	15.51	8.07	4.11	1.38
30	15.98	8.31	4.23	1.42
31	16.45	8.55	4.36	1.46
32	16.96	8.82	4.49	1.51
33	17.46	9.08	4.63	1.55
34	17.97	9.34	4.76	1.60
35	18.49	9.61	4.90	1.65
36	19.16	9.96	5.08	1.71
37	19.84	10.32	5.26	1.77
38	20.54	10.68	5.44	1.83
39	21.26	11.06	5.63	1.89
40	22.00	11.44	5.83	1.96
41	22.73	11.82	6.02	2.02
42	23.49	12.21	6.22	2.09
43	24.25	12.61	6.43	2.16
44	25.04	13.02	6.64	2.23
45	25.84	13.44	6.85	2.30
46	26.84	13.96	7.11	2.39
47	27.89	14.50	7.39	2.48
48	28.96	15.06	7.67	2.58
49	30.09	15.65	7.97	2.68
50	31.26	16.26	8.28	2.78
51	32.51	16.91	8.62	2.89
52	34.08	17.72	9.03	3.03
53	35.78	18.61	9.48	3.18
54	37.61	19.56	9.97	3.35
55	39.57	20.58	10.49	3.52
56	41.68	21.67	11.05	3.71
57	43.97	22.86	11.65	3.91
58	46.47	24.16	12.31	4.14
59	49.24	25.60	13.05	4.38
60	52.29	27.19	13.86	4.65
61	55.41	28.81	14.68	4.93
62	58.83	30.59	15.59	5.24
63	62.56	32.53	16.58	5.57
64	66.64	34.65	17.66	5.93
65	70.35	36.58	18.64	6.26
66	76.49	39.77	20.27	6.81
67	83.46	43.40	22.12	7.43
68	91.35	47.50	24.21	8.13
69	100.61	52.32	26.66	8.95
70	109.25	56.81	28.95	9.72
71	119.04	61.90	31.55	10.59
72	130.05	67.63	34.46	11.57
73	142.56	74.13	37.78	12.69
74	156.98	81.63	41.60	13.97
75	171.02	88.93	45.32	15.22

\*ADB is not available with face amounts of less than \$25,000. These rates are effective 1/1/09 and are subject to change at Prudential's discretion. Your rate is based on your age on the effective date of your policy.

**Prudential Guaranteed Life** (For Policies \$25,000-\$99,999)

Standard rates per \$1,000 - A policy constant must be added to the total premium.

Please refer to the section "HOW TO CALCULATE PRUDENTIAL PREMIUMS"

**UNISEX**

Issue Age	Annual		Semi-Annual		Quarterly		Prumatic	
	Without ADB	With ADB	Without ADB	With ADB	Without ADB	With ADB	Without ADB	With ADB
15	6.91	7.71	3.59	4.01	1.83	2.04	0.61	0.68
16	7.16	7.96	3.72	4.14	1.90	2.11	0.64	0.71
17	7.41	8.21	3.85	4.27	1.96	2.17	0.66	0.73
18	7.62	8.41	3.96	4.37	2.02	2.23	0.68	0.75
19	7.78	8.55	4.05	4.45	2.06	2.26	0.69	0.76
20	7.96	8.72	4.14	4.54	2.11	2.31	0.71	0.78
21	8.23	8.98	4.28	4.67	2.18	2.38	0.73	0.80
22	8.53	9.27	4.44	4.82	2.26	2.46	0.76	0.83
23	8.85	9.58	4.60	4.98	2.35	2.54	0.79	0.85
24	9.17	9.89	4.77	5.14	2.43	2.62	0.82	0.88
25	9.52	10.24	4.95	5.32	2.52	2.71	0.85	0.91
26	9.85	10.58	5.12	5.50	2.61	2.80	0.88	0.94
27	10.19	10.93	5.30	5.68	2.70	2.90	0.91	0.98
28	10.55	11.30	5.49	5.88	2.80	3.00	0.94	1.01
29	10.94	11.70	5.69	6.09	2.90	3.10	0.97	1.04
30	11.33	12.10	5.89	6.29	3.00	3.20	1.01	1.08
31	11.75	12.53	6.11	6.52	3.11	3.32	1.05	1.12
32	12.18	12.97	6.33	6.74	3.23	3.44	1.08	1.15
33	12.64	13.45	6.57	6.99	3.35	3.56	1.12	1.19
34	13.13	13.96	6.83	7.26	3.48	3.70	1.17	1.24
35	13.62	14.46	7.08	7.52	3.61	3.83	1.21	1.28
36	14.14	15.00	7.35	7.80	3.75	3.98	1.26	1.34
37	14.69	15.57	7.64	8.10	3.89	4.12	1.31	1.39
38	15.27	16.17	7.94	8.41	4.05	4.29	1.36	1.44
39	15.86	16.78	8.25	8.73	4.20	4.44	1.41	1.49
40	16.47	17.42	8.56	9.05	4.36	4.61	1.47	1.55
41	17.10	18.07	8.89	9.39	4.53	4.79	1.52	1.61
42	17.76	18.76	9.24	9.76	4.71	4.98	1.58	1.67
43	18.44	19.47	9.59	10.13	4.89	5.16	1.64	1.73
44	19.14	20.20	9.95	10.50	5.07	5.35	1.70	1.79
45	19.87	20.96	10.33	10.90	5.27	5.56	1.77	1.87
46	20.78	21.90	10.81	11.39	5.51	5.81	1.85	1.95
47	21.72	22.88	11.29	11.89	5.76	6.07	1.93	2.03
48	22.68	23.87	11.79	12.41	6.01	6.33	2.02	2.13
49	23.65	24.88	12.30	12.94	6.27	6.60	2.10	2.21
50	24.66	25.94	12.82	13.49	6.53	6.87	2.19	2.30
51	25.75	27.07	13.39	14.08	6.82	7.17	2.29	2.41
52	27.07	28.44	14.08	14.79	7.17	7.53	2.41	2.53
53	28.51	29.94	14.83	15.57	7.56	7.94	2.54	2.67
54	30.08	31.57	15.64	16.41	7.97	8.36	2.68	2.81
55	31.78	33.33	16.53	17.34	8.42	8.83	2.83	2.97
56	33.39	35.01	17.36	18.20	8.85	9.28	2.97	3.11
57	35.14	36.84	18.27	19.15	9.31	9.76	3.13	3.28
58	37.05	38.83	19.27	20.20	9.82	10.29	3.30	3.46
59	39.16	41.03	20.36	21.33	10.38	10.88	3.49	3.66
60	41.50	43.46	21.58	22.60	11.00	11.52	3.69	3.86
61	43.86	45.93	22.81	23.89	11.62	12.17	3.90	4.08
62	46.45	48.63	24.15	25.28	12.31	12.89	4.13	4.32
63	49.28	51.59	25.63	26.83	13.06	13.67	4.39	4.60
64	52.36	54.81	27.23	28.50	13.88	14.53	4.66	4.88
65	55.17	57.77	28.69	30.04	14.62	15.31	4.91	5.14
66	59.89	62.66	31.14	32.58	15.87	16.60	5.33	5.58
67	65.23	68.18	33.92	35.45	17.29	18.07	5.81	6.07
68	71.28	74.45	37.07	38.72	18.89	19.73	6.34	6.62
69	78.34	81.75	40.74	42.51	20.76	21.66	6.97	7.27
70	84.90	88.58	44.15	46.06	22.50	23.48	7.56	7.89
71	92.32	N/A	48.01	N/A	24.46	N/A	8.22	N/A
72	100.65	N/A	52.34	N/A	26.67	N/A	8.96	N/A
73	110.11	N/A	57.26	N/A	29.18	N/A	9.80	N/A
74	120.98	N/A	62.91	N/A	32.06	N/A	10.77	N/A
75	133.79	N/A	69.57	N/A	35.45	N/A	11.91	N/A

**Prudential Guaranteed Life** (For Policies \$100,000 +)

Standard rates per \$1,000 - A policy constant must be added to the total premium.

Please refer to the section "HOW TO CALCULATE PRUDENTIAL PREMIUMS"

**UNISEX**

Issue Age	Annual		Semi-Annual		Quarterly		Prumatic	
	Without ADB	With ADB	Without ADB	With ADB	Without ADB	With ADB	Without ADB	With ADB
15	5.31	6.11	2.76	3.18	1.41	1.62	0.47	0.54
16	5.55	6.35	2.89	3.31	1.47	1.68	0.49	0.56
17	5.80	6.60	3.02	3.44	1.54	1.75	0.52	0.59
18	6.03	6.82	3.14	3.55	1.60	1.81	0.54	0.61
19	6.18	6.95	3.21	3.61	1.64	1.84	0.55	0.62
20	6.39	7.15	3.32	3.72	1.69	1.89	0.57	0.64
21	6.65	7.40	3.46	3.85	1.76	1.96	0.59	0.66
22	6.96	7.70	3.62	4.00	1.84	2.04	0.62	0.69
23	7.27	8.00	3.78	4.16	1.93	2.12	0.65	0.71
24	7.61	8.33	3.96	4.33	2.02	2.21	0.68	0.74
25	7.96	8.68	4.14	4.51	2.11	2.30	0.71	0.77
26	8.30	9.03	4.32	4.70	2.20	2.39	0.74	0.80
27	8.65	9.39	4.50	4.88	2.29	2.49	0.77	0.84
28	9.02	9.77	4.69	5.08	2.39	2.59	0.80	0.87
29	9.41	10.17	4.89	5.29	2.49	2.69	0.84	0.91
30	9.83	10.60	5.11	5.51	2.60	2.80	0.87	0.94
31	10.28	11.06	5.35	5.76	2.72	2.93	0.91	0.98
32	10.74	11.53	5.58	5.99	2.85	3.06	0.96	1.03
33	11.22	12.03	5.83	6.25	2.97	3.18	1.00	1.07
34	11.74	12.57	6.10	6.53	3.11	3.33	1.04	1.11
35	12.28	13.12	6.39	6.83	3.25	3.47	1.09	1.16
36	12.85	13.71	6.68	7.13	3.41	3.64	1.14	1.22
37	13.44	14.32	6.99	7.45	3.56	3.79	1.20	1.28
38	14.08	14.98	7.32	7.79	3.73	3.97	1.25	1.33
39	14.73	15.65	7.66	8.14	3.90	4.14	1.31	1.39
40	15.42	16.37	8.02	8.51	4.09	4.34	1.37	1.45
41	16.13	17.10	8.39	8.89	4.27	4.53	1.44	1.53
42	16.89	17.89	8.78	9.30	4.48	4.75	1.50	1.59
43	17.67	18.70	9.19	9.73	4.68	4.95	1.57	1.66
44	18.49	19.55	9.61	10.16	4.90	5.18	1.65	1.74
45	19.35	20.44	10.06	10.63	5.13	5.42	1.72	1.82
46	20.25	21.37	10.53	11.11	5.37	5.67	1.80	1.90
47	21.19	22.35	11.02	11.62	5.62	5.93	1.89	1.99
48	22.15	23.34	11.52	12.14	5.87	6.19	1.97	2.08
49	23.19	24.42	12.06	12.70	6.15	6.48	2.06	2.17
50	24.25	25.53	12.61	13.28	6.43	6.77	2.16	2.27
51	25.43	26.75	13.22	13.91	6.74	7.09	2.26	2.38
52	26.70	28.07	13.88	14.59	7.08	7.44	2.38	2.50
53	28.07	29.50	14.60	15.34	7.44	7.82	2.50	2.63
54	29.57	31.06	15.38	16.15	7.84	8.23	2.63	2.76
55	31.19	32.74	16.22	17.03	8.27	8.68	2.78	2.92
56	32.69	34.31	17.00	17.84	8.66	9.09	2.91	3.05
57	34.31	36.01	17.84	18.72	9.09	9.54	3.05	3.20
58	36.06	37.84	18.75	19.68	9.56	10.03	3.21	3.37
59	38.03	39.90	19.78	20.75	10.08	10.58	3.38	3.55
60	40.19	42.15	20.90	21.92	10.65	11.17	3.58	3.75
61	42.35	44.42	22.02	23.10	11.22	11.77	3.77	3.95
62	44.72	46.90	23.25	24.38	11.85	12.43	3.98	4.17
63	47.32	49.63	24.61	25.81	12.54	13.15	4.21	4.42
64	50.15	52.60	26.08	27.35	13.29	13.94	4.46	4.68
65	52.69	55.29	27.40	28.75	13.96	14.65	4.69	4.92
66	56.81	59.58	29.54	30.98	15.05	15.78	5.06	5.31
67	61.46	64.41	31.96	33.49	16.29	17.07	5.47	5.73
68	66.71	69.88	34.69	36.34	17.68	18.52	5.94	6.22
69	72.84	76.25	37.88	39.65	19.30	20.20	6.48	6.78
70	78.43	82.11	40.78	42.69	20.78	21.76	6.98	7.31
71	84.75	N/A	44.07	N/A	22.46	N/A	7.54	N/A
72	91.82	N/A	47.75	N/A	24.33	N/A	8.17	N/A
73	99.84	N/A	51.92	N/A	26.46	N/A	8.89	N/A
74	109.06	N/A	56.71	N/A	28.90	N/A	9.71	N/A
75	119.90	N/A	62.35	N/A	31.77	N/A	10.67	N/A

# Rate Calculation Sheet

Number of Units per \$1,000 \_\_\_\_\_  
(E.g. \$10,000 = 10 Units)

Rate per \$1,000 \_\_\_\_\_  
(Refer to rate charts based on  
amount of coverage being converted)

Policy constant per premium mode \_\_\_\_\_  
(Refer to page 4:

- \$85.00 = annual mode
- \$45.00 = semi-annual mode
- \$23.00 = quarterly mode
- \$8.00 = monthly mode (Prumatic)

Number of Units x Rate per \$1,000 + Policy Constant = Premium  
\_\_\_\_\_

Please note that your rate will be based on your age on the  
effective date of your policy.

Group Basic and Optional Term Life Insurance coverages are issued by The Prudential Insurance Company of America, a New Jersey company, 751 Broad Street, Newark, NJ 07102-3777. (Contract Series: 83500)

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