



Turning promise into practice™

Conversion



You can convert your term life insurance.

When you terminate employment or insurance eligibility, or you retire, you have options available regarding your current group term life insurance.

During the 31 days immediately following termination of your coverage, you may convert your current term coverage to Guaranteed Cost Whole Life insurance, which is a cash value policy.

This conversion feature can help meet your needs if you want a level premium policy and benefit that will build cash value. The individual policy face amount can be up to the amount of life insurance coverage you are currently paying for under your plan, which normally would be discontinued at termination. The converted policy is issued at Aetna's regular rate for that policy, and a medical examination is not required.

If you'd like to convert your policy, let us know today.

Note: If you select this option, your premium rate will be different than the rate you paid for coverage as an active employee.

Remember: You only have 31 days from the date of your termination of coverage to respond.

Just fill in the enclosed Request for Conversion of Group Term Life Insurance Form (#GR-66109) and return it to us in the envelope provided. If you are a New York or West Virginia resident, please use Form (#GR-66108). If you are a Colorado resident, please use Form (#GR-66109-7).

For additional information please contact 1(800) 523-5065



Conversion of Group Term Life Insurance

Aetna Life Insurance Company

Life • Disability • Long Term Care

Application and payment of the first premium must be made within the time limit shown in your certificate or policy.

BRIEF DESCRIPTION OF CONVERSION PRIVILEGE

Subject to the terms of the Group Policy (as described in your group insurance certificate): (1) you may apply for an individual life insurance policy in conversion of your Group Term Life Insurance and (2) the individual policy may be for the same amount which you are losing by termination of your insurance under the Group Policy, or for a lesser amount, depending upon the circumstances of the termination.

No medical examination is required, but application and payment of the first premium must be made within 31 days of the date your Group Term Insurance terminates.

Premiums may be paid annually, semi-annually, or quarterly by direct bill; or monthly by Aetna's Automatic Check Plan (ACP). Premiums may be paid other than annually only if the periodic premium is at least \$15.

NOTICE OF ELIGIBILITY STATEMENT (To be completed by the Employer)

1. Name of Employer
2. Group Policy (Control) Number or Employee Policy Number
3. Suffix and Account Number (example: 12-345)
4. Name of Employee
5. Employee Social Security Number
6. Date life insurance began
7. a. Date employment or eligibility terminated
- b. If totally disabled at this time, please state specific cause
- c. Last day worked if other than date in 7(a)
8. a. Date life insurance canceled (Do not include 31 day extended coverage period.)
- b. Reason for cancellation of Group Insurance
9. a. Amount of insurance canceled . . . Supplemental/Optional _____ Basic _____ Total
- b. Amount of insurance remaining in force (when insurance is reduced due to an age or retirement reduction rule)
10. Beneficiary (Name and Relationship)
11. a. Date written notice of conversion right given to employee
- b. If notice not furnished, show "None Given"
12. Complete for Dependent Conversion
- a. Name of dependent
- b. Amount of dependent Life Insurance canceled
13. Employee Home Telephone Number

Signature (Employer Authorized Representative)	Date
Address	Telephone Number

HOME OFFICE USE ONLY

Name		
Group Control Number	SCD	
Regular Group Life	Control/Suffix	Claim/Account
Pooled Group Life	Control/Suffix	Claim/Account

GR-66108

(5-02) NY/WV A-POD

WHERE TO SEND YOUR APPLICATION

You should send your application and check or money order for the initial premium to:
Aetna Life Insurance Company
 151 Farmington Avenue
 Hartford, CT 06156-1992

NOTE: Be sure the above NOTICE OF ELIGIBILITY STATEMENT has been completed by the employer.

NOTE: This folder shows premium rates for a non-participating permanent type life insurance plan. It is offered in accordance with the conversion privilege contained in the group policy. The premiums for this plan do not vary based on the sex of the applicant.

If other than the Proposed Insured is to be the policyowner, the person who will be the policyowner should sign the application as Applicant. (Where this occurs, use Section 7 "Additional Information" to designate a contingent policyowner.)

GR-66108

(5-02) NY/WV A-POD

PREMIUM RATES FOR THE NONPARTICIPATING WHOLE LIFE PLAN

Description: Premium rates are based upon your age (nearest birthday) when the policy takes effect and do not change thereafter.

The rates included in the tables below were appropriate for the plans at the time they were prepared. The rates are subject to change without notice. You may confirm that the rates shown are the current rates by calling 1-800-523-5065.

If your policy will be at least \$10,000, Tables 1 & 3 are used.

If your policy will be less than \$10,000, Tables 1, 2, & 3 are used.

TABLE 1 BASIC PREMIUM RATES FOR EACH \$1,000 OF INSURANCE									
Age As of Your Nearest Birthday	Annual	Semi- Annual	Quarterly	ACP/ Monthly	Age As of Your Nearest Birthday	Annual	Semi- Annual	Quarterly	ACP/ Monthly
0-1	5.12	2.64	1.34	0.44	41	20.68	10.65	5.43	1.76
2	5.04	2.60	1.32	0.43	42	21.66	11.15	5.69	1.84
3	5.23	2.69	1.37	0.44	43	22.69	11.69	5.96	1.93
4	5.43	2.80	1.43	0.46	44	23.77	12.24	6.24	2.02
5	5.64	2.90	1.48	0.48	45	24.89	12.82	6.53	2.12
6	5.85	3.01	1.54	0.50	46	26.06	13.42	6.84	2.22
7	6.07	3.13	1.59	0.52	47	27.29	14.05	7.16	2.32
8	6.30	3.24	1.65	0.54	48	28.57	14.71	7.50	2.43
9	6.54	3.37	1.72	0.56	49	29.91	15.40	7.85	2.54
10	6.80	3.50	1.79	0.58	50	31.31	16.12	8.22	2.66
11	7.07	3.64	1.86	0.60	51	32.80	16.89	8.61	2.79
12	7.34	3.78	1.93	0.62	52	34.36	17.70	9.02	2.92
13	7.61	3.92	2.00	0.65	53	36.00	18.54	9.45	3.06
14	7.88	4.06	2.07	0.67	54	37.74	19.44	9.91	3.21
15	8.16	4.20	2.14	0.69	55	39.59	20.39	10.39	3.37
16	8.45	4.35	2.22	0.72	56	41.54	21.39	10.90	3.53
17	8.75	4.51	2.30	0.74	57	43.61	22.46	11.45	3.71
18	9.04	4.66	2.37	0.77	58	45.81	23.59	12.03	3.89
19	9.34	4.81	2.45	0.79	59	48.13	24.79	12.63	4.09
20	9.64	4.96	2.53	0.82	60	50.59	26.05	13.28	4.30
21	10.01	5.16	2.63	0.85	61	53.18	27.39	13.96	4.52
22	10.33	5.32	2.71	0.88	62	55.94	28.81	14.68	4.75
23	10.66	5.49	2.80	0.91	63	58.88	30.32	15.46	5.00
24	11.02	5.68	2.89	0.94	64	61.98	31.92	16.27	5.27
25	11.40	5.87	2.99	0.97	65	65.29	33.62	17.14	5.55
26	11.79	6.07	3.09	1.00	66	68.80	35.43	18.06	5.85
27	12.19	6.28	3.20	1.04	67	72.53	37.35	19.04	6.17
28	12.60	6.49	3.31	1.07	68	76.47	39.38	20.07	6.50
29	13.02	6.71	3.42	1.11	69	80.62	41.52	21.16	6.85
30	13.46	6.93	3.53	1.14	70	85.01	43.78	22.32	7.23
31	13.90	7.16	3.65	1.18	71	89.63	46.16	23.53	7.62
32	14.37	7.40	3.77	1.22	72	94.46	48.65	24.80	8.03
33	14.87	7.66	3.90	1.26	73	99.65	51.32	26.16	8.47
34	15.40	7.93	4.04	1.31	74	105.21	54.18	27.62	8.94
35	15.99	8.23	4.20	1.36	75	111.07	57.20	29.16	9.44
36	16.62	8.56	4.36	1.41					
37	17.31	8.91	4.54	1.47					
38	18.07	9.31	4.74	1.54					
39	18.88	9.72	4.96	1.60					
40	19.75	10.17	5.18	1.68					

TABLE 2 Annual Premium Surcharge	TABLE 3 Policy Fee																		
<p>If the amount of your Policy will be less than \$10,000: The annual rates shown in Table 1 are added to the surcharge shown below:</p> <p>If your Policy will be:</p> <table style="margin-left: 40px;"> <tr><td>\$ 9,000 - 9,999</td><td style="text-align: right;">\$ 1.00</td></tr> <tr><td>8,000 - 8,999</td><td style="text-align: right;">2.00</td></tr> <tr><td>7,000 - 7,999</td><td style="text-align: right;">3.00</td></tr> <tr><td>6,000 - 6,999</td><td style="text-align: right;">4.00</td></tr> <tr><td>Less than \$6,000</td><td style="text-align: right;">5.00</td></tr> </table>	\$ 9,000 - 9,999	\$ 1.00	8,000 - 8,999	2.00	7,000 - 7,999	3.00	6,000 - 6,999	4.00	Less than \$6,000	5.00	<table style="margin-left: 40px;"> <tr><td>Annual</td><td style="text-align: right;">\$ 15.00</td></tr> <tr><td>Semi-Annual</td><td style="text-align: right;">8.00</td></tr> <tr><td>Quarterly</td><td style="text-align: right;">4.50</td></tr> <tr><td>ACP/Monthly</td><td style="text-align: right;">2.00</td></tr> </table>	Annual	\$ 15.00	Semi-Annual	8.00	Quarterly	4.50	ACP/Monthly	2.00
\$ 9,000 - 9,999	\$ 1.00																		
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NOTE: To determine your premium, see page entitled "HOW TO CALCULATE YOUR PREMIUM."

Unisex Rates for Preliminary Term Insurance (NY and WV)

Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium
20	\$0.19	36	\$0.23	52	\$0.69	68	\$2.75	84	\$14.01
21	\$0.19	37	\$0.24	53	\$0.74	69	\$2.95	85	\$15.41
22	\$0.19	38	\$0.25	54	\$0.80	70	\$3.15	86	\$16.95
23	\$0.19	39	\$0.26	55	\$0.87	71	\$3.58	87	\$18.64
24	\$0.19	40	\$0.28	56	\$0.94	72	\$4.22	88	\$20.51
25	\$0.19	41	\$0.29	57	\$1.03	73	\$4.73	89	\$22.56
26	\$0.19	42	\$0.31	58	\$1.12	74	\$5.30	90	\$24.81
27	\$0.20	43	\$0.34	59	\$1.23	75	\$5.94	91	\$27.29
28	\$0.20	44	\$0.36	60	\$1.34	76	\$6.53	92	\$30.02
29	\$0.20	45	\$0.39	61	\$1.48	77	\$7.19	93	\$33.03
30	\$0.20	46	\$0.42	62	\$1.63	78	\$7.91	94	\$36.33
31	\$0.20	47	\$0.46	63	\$1.80	79	\$8.70	95	\$39.96
32	\$0.21	48	\$0.50	64	\$1.99	80	\$9.57	96	\$43.96
33	\$0.21	49	\$0.54	65	\$2.18	81	\$10.52	97	\$48.35
34	\$0.21	50	\$0.59	66	\$2.37	82	\$11.58	98	\$53.19
35	\$0.22	51	\$0.64	67	\$2.56	83	\$12.73	99	\$58.51

The above premiums per \$1000 are monthly premiums. A monthly policy fee of \$2.50 must be added to the monthly premium. This feature is available for a maximum of 12 months. (Please indicate the number of months requested on the application).

HOW TO CALCULATE YOUR PREMIUM FOR THE NONPARTICIPATING WHOLE LIFE PLAN

IF YOUR POLICY WILL BE AT LEAST \$10,000

All of the following premium modes (premium frequencies) are available to you if your policy will be at least \$10,000. Use Annual if you wish to pay your premiums annually, Semi-Annual if you wish to pay semi-annually, Quarterly if you wish to pay quarterly, or ACP/Monthly if you wish to pay monthly by Actna's Automatic Check Plan.

TO CALCULATE your cost estimate use the appropriate age, policy amount, and selected premium mode.

EXAMPLE OUTLINED BELOW: AGE 40 - \$20,000 Policy - Annual Premium payments.

	EXAMPLE	YOUR COST ESTIMATE
1. Enter the amount of insurance requested:	\$20,000	_____
2. Amount of insurance requested in #1 divided by 1,000 equals:	20	_____
3. From Table 1, enter premium rate which corresponds with your age and selected premium mode:	19.75	_____
4. Multiply #2 x #3:	395.00	_____
5. From Table 3, enter appropriate policy fee based on the selected premium mode:	15.00	_____
6. Add #4 + #5. This equals your periodic premium payment for the premium mode you selected:	\$410.00	_____

IF YOUR POLICY WILL BE LESS THAN \$10,000

If you wish to pay your premiums Annually, omit steps #6 + #7. If you wish to pay your premiums Semi-Annually, Quarterly, or ACP/Monthly, include steps #6 + #7.

TO CALCULATE your cost estimate use the appropriate age and policy amount.

EXAMPLE OUTLINED BELOW: AGE 40 - \$8,500 Policy - Semi-Annual Premium payments.

	EXAMPLE	YOUR COST ESTIMATE
1. Enter the amount of insurance requested:	\$8,500	_____
2. Amount of insurance requested in #1 divided by 1,000 equals:	8.5	_____
3. From Table 1, enter Annual premium rate (regardless of premium mode selected) which corresponds with your age:	19.75	_____
4. From Table 2, enter Annual Premium Surcharge based on the amount of your policy:	2.00	_____
5. Add #3 + #4. <i>If you wish to pay your premiums Annually, omit steps #6 & #7.</i>	21.75	_____
6. If your premium is to be paid Semi-Annually, enter .5150 If your premium is to be paid Quarterly, enter .2625 If your premium is to be paid ACP/Monthly, enter .085	.5150	_____
7. Multiply #5 x #6:	11.20	_____
8. Multiply #2 x (#5 for Annual Payments) or (#7 for any other payment mode):	95.20	_____
9. From Table 3, enter appropriate policy fee based on the selected premium mode:	8.00	_____
10. Add #8 + #9. This equals your periodic premium payment for the premium mode selected.	\$103.20	_____