

Standard Insurance Company

800.378.4668 ext. 6785 Tel 800.331.3397 Fax
920 SW Sixth Avenue Portland OR 97204-1203

Group Conversion Whole Life Premium Rates

Annual Premium per \$1,000*
Form G1.3

Age	Premium
0	18.55
1	18.64
2	18.74
3	18.83
4	18.93
5	19.02
6	19.12
7	19.21
8	19.31
9	19.41
10	19.50
11	19.60
12	19.70
13	19.80
14	19.90
15	20.00
16	21.25
17	21.67
18	21.87
19	22.20
20	22.30
21	22.35
22	22.48
23	22.57
24	22.63
25	22.70
26	22.79
27	22.89
28	23.02
29	23.23
30	23.60
31	24.05
32	24.55
33	25.15
34	25.81
35	26.50

Age	Premium
36	27.25
37	28.00
38	28.86
39	29.90
40	31.00
41	32.25
42	33.75
43	35.32
44	36.75
45	38.50
46	40.32
47	42.25
48	44.45
49	46.75
50	49.08
51	51.74
52	54.50
53	57.60
54	61.00
55	64.70
56	68.62
57	72.80
58	77.40
59	82.20
60	87.60
61	93.53
62	99.94
63	106.22
64	112.85
65	119.75
66	127.02
67	134.77
68	143.01
69	151.88
70	159.21
71	167.08

Age	Premium
72	178.00
73	192.12
74	206.37
75	222.60
76	240.06
77	258.80
78	279.82
79	302.24
80	325.90
81	351.11
82	377.34
83	405.32
84	435.22
85	466.82

*Add \$40.00 annual policy fee to final premium. These premium rates are not guaranteed and are subject to change by Standard Insurance Company.

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Worksheet for Calculating Your Premium

1. Determine the amount of insurance you want to convert.
2. Determine whether you want to pay your premium annually, semi-annually, quarterly or monthly. The less frequently you pay the premium, the lower the rate will be.
3. Find your premium from the chart on page 2. The premium is based on the requested face amount of your policy and your age. **(Please note: If your next birthday is less than 6 months away, add one year to your current age.)**

Age: _____

4. Calculate your premium:

- a) The number of thousand dollar units of coverage you want. (Example: \$50,000 is 50 units.) _____
- b) Rate. Using age listed in no. 3 above, find the premium per \$1,000 on the chart (see page 2). $\times$ _____
- c) Multiply (a) times (b). $=$ \$
- d) Add \$40.00 annual policy fee. $+$ \$40.00
- e) This is your annual premium due. $=$ \$
- f) If not paying annually, multiply the annual premium in (e) by the applicable pay factor below (select one):
 1. semi-annually .516
 2. quarterly .265
 3. monthly .094 $\times$ _____
- g) This is the premium amount due for the pay frequency you selected (if not annual). (Pay factor in (f) times annual premium in (e).) $=$ _____

5. If Paying monthly, please include 2 months premium with your application.

EXAMPLE

1. A 40 year old group insured is converting \$50,000 of his/her group coverage to an individual whole life policy of \$50,000.
2. The group insured wants to pay premiums monthly.
3. The annual premium rate for a 40 year old is \$31.00 for each \$1,000 of coverage.
4. Premium calculation (see no. 4 above):
 - a) 50 units (50,000 $\div$ 1,000)
 - b) \$31.00 (use age of 40 and find rate on the Whole Life Policy chart)
 - c) \$1,550.00 (\$31.00 $\times$ 50)
 - d) Add \$40.00 annual policy fee
 - e) \$1,590.00 (total annual premium) (\$1,550.00 + \$40.00)
 - f) $\times$.094 (monthly pay factor)
 - g) \$149.46 due each month (\$1,590.00 $\times$.094)