

LIFE CONVERSION RATES

Version 08/31/2018

Below are the annual rates to convert your Group Life Plan to either
a **Guardian Whole Life Paid-Up at Age 95 plan (L95)**, which is available for ages 0 - 80,
or a **Guardian Whole Life Paid-Up at Age 121 plan (L121)**, which is available for ages 81 - 90.

These rates are provided to give you an ESTIMATE of the annual cost to convert your group life coverage. To compute the cost, look at your age (or dependent's age if they are converting) on the appropriate chart, then follow it over to the appropriate coverage amount. You may convert your coverage in any multiple of \$1,000 with a minimum of \$3,000 and a maximum allowed according to your eligibility. Then multiply the cost per \$1,000 coverage by the amount you plan to convert. EXAMPLE: A 30 year old wishing to convert \$75,000 of coverage would compute the premium as follows; (75,000 × 12.57 per \$1,000) = \$942.75. The total annual premium would be \$942.75.

Guardian Whole Life Paid-Up at Age 95 plan (L95), available for ages 0 - 80									
Issue Age	Under \$100,000		\$100,000+		Issue Age	Under \$100,000		\$100,000+	
	Each \$1,000	First \$100,000	Each \$1,000	First \$100,000		Each \$1,000	First \$100,000	Each \$1,000	First \$100,000
0	6.18	618.00	5.18	518.00	41	19.24	1,924.00	18.24	1,824.00
1	6.18	618.00	5.18	518.00	42	20.07	2,007.00	19.07	1,907.00
2	6.29	629.00	5.29	529.00	43	20.94	2,094.00	19.94	1,994.00
3	6.38	638.00	5.38	538.00	44	21.85	2,185.00	20.85	2,085.00
4	6.50	650.00	5.50	550.00	45	22.82	2,282.00	21.82	2,182.00
5	6.62	662.00	5.62	562.00	46	23.90	2,390.00	22.90	2,290.00
6	6.75	675.00	5.75	575.00	47	25.05	2,505.00	24.05	2,405.00
7	6.91	691.00	5.91	591.00	48	26.28	2,628.00	25.28	2,528.00
8	7.06	706.00	6.06	606.00	49	27.58	2,758.00	26.58	2,658.00
9	7.23	723.00	6.23	623.00	50	28.94	2,894.00	27.94	2,794.00
10	7.31	731.00	6.31	631.00	51	30.41	3,041.00	29.41	2,941.00
11	7.49	749.00	6.49	649.00	52	31.96	3,196.00	30.96	3,096.00
12	7.68	768.00	6.68	668.00	53	33.62	3,362.00	32.62	3,262.00
13	7.89	789.00	6.89	689.00	54	35.38	3,538.00	34.38	3,438.00
14	8.09	809.00	7.09	709.00	55	37.24	3,724.00	36.24	3,624.00
15	8.31	831.00	7.31	731.00	56	39.08	3,908.00	38.08	3,808.00
16	8.53	853.00	7.53	753.00	57	41.08	4,108.00	40.08	4,008.00
17	8.75	875.00	7.75	775.00	58	43.17	4,317.00	42.17	4,217.00
18	8.97	897.00	7.97	797.00	59	45.40	4,540.00	44.40	4,440.00
19	9.11	911.00	8.11	811.00	60	47.80	4,780.00	46.80	4,680.00
20	9.21	921.00	8.21	821.00	61	50.37	5,037.00	49.37	4,937.00
21	9.48	948.00	8.48	848.00	62	53.11	5,311.00	52.11	5,211.00
22	9.74	974.00	8.74	874.00	63	56.05	5,605.00	55.05	5,505.00
23	10.03	1,003.00	9.03	903.00	64	59.16	5,916.00	58.16	5,816.00
24	10.32	1,032.00	9.32	932.00	65	62.51	6,251.00	61.51	6,151.00
25	10.65	1,065.00	9.65	965.00	66	66.04	6,604.00	65.04	6,504.00
26	10.99	1,099.00	9.99	999.00	67	69.83	6,983.00	68.83	6,883.00
27	11.35	1,135.00	10.35	1,035.00	68	73.92	7,392.00	72.92	7,292.00
28	11.73	1,173.00	10.73	1,073.00	69	78.35	7,835.00	77.35	7,735.00
29	12.14	1,214.00	11.14	1,114.00	70	83.11	8,311.00	82.11	8,211.00
30	12.57	1,257.00	11.57	1,157.00	71	87.85	8,785.00	86.85	8,685.00
31	13.03	1,303.00	12.03	1,203.00	72	92.95	9,295.00	91.95	9,195.00
32	13.50	1,350.00	12.50	1,250.00	73	98.41	9,841.00	97.41	9,741.00
33	14.01	1,401.00	13.01	1,301.00	74	104.25	10,425.00	103.25	10,325.00
34	14.55	1,455.00	13.55	1,355.00	75	110.45	11,045.00	109.45	10,945.00
35	15.11	1,511.00	14.11	1,411.00	76	117.02	11,702.00	116.02	11,602.00
36	15.72	1,572.00	14.72	1,472.00	77	124.03	12,403.00	123.03	12,303.00
37	16.36	1,636.00	15.36	1,536.00	78	132.20	13,220.00	131.20	13,120.00
38	17.02	1,702.00	16.02	1,602.00	79	141.06	14,106.00	140.06	14,006.00
39	17.72	1,772.00	16.72	1,672.00	80	150.75	15,075.00	149.75	14,975.00
40	18.47	1,847.00	17.47	1,747.00					

Guardian Whole Life Paid-Up at age 121 plan (L121), available for ages 81 - 90

Issue Age	Under \$100,000		\$100,000+	
	Each \$1,000	First \$100,000	Each \$1,000	First \$100,000
81	125.60	12,560.00	124.60	12,460.00
82	137.56	13,756.00	136.56	13,656.00
83	150.65	15,065.00	149.65	14,965.00
84	164.94	16,494.00	163.94	16,394.00
85	180.44	18,044.00	179.44	17,944.00
86	197.13	19,713.00	196.13	19,613.00
87	212.07	21,207.00	211.07	21,107.00
88	227.78	22,778.00	226.78	22,678.00
89	244.19	24,419.00	243.19	24,319.00
90	260.10	26,010.00	259.10	25,910.00

Please note that these rates are for INFORMATIONAL PURPOSES ONLY.

We will determine your eligibility and provide your specific rates when we receive your request for application. (NOTE: Rates for age 91 or over can be obtained upon request.)

**If your employment ended due to being disabled, you may be eligible for an interim term policy - please indicate "disabled" on the enclosed GG016535 postcard.

ALL RATES ARE BASED ON A UNISEX NON-SMOKER RATING