



## Annual Premium Rates

To calculate your premium for the coverage desired, find your age and the corresponding basic annual premium rate per \$1,000 from the columns below and multiply this rate by the number of thousands of dollars of insurance you plan to convert. Then divide the result by \$1,000. This is the total premium due.

Example: Conversion of \$10,000 Group Life for a 45 year old person to \$10,000 Whole Life Plan payable Annually or Semi-Annually.

**Base Annual Premium – \$33.24 x \$10,000 = \$332,400 ÷ \$1,000 = \$332.40**  
**Semi-Annual Premium – one-half the annual premium = \$166.20**

Age	Rate	Age	Rate	Age	Rate
15	\$10.32	37	\$23.04	59	\$67.56
16	\$10.68	38	\$24.12	60	\$71.40
17	\$10.92	39	\$25.20	61	\$75.48
18	\$11.28	40	\$26.40	62	\$79.92
19	\$11.64	41	\$27.60	63	\$84.60
20	\$12.00	42	\$28.92	64	\$89.64
21	\$12.36	43	\$30.36	65	\$94.92
22	\$12.72	44	\$31.80	66	\$100.68
23	\$13.20	45	\$33.24	67	\$106.80
24	\$13.68	46	\$34.92	68	\$113.52
25	\$14.16	47	\$36.60	69	\$120.72
26	\$14.64	48	\$38.40	70	\$128.64
27	\$15.24	49	\$40.32	71	\$137.04
28	\$15.84	50	\$42.36	72	\$146.16
29	\$16.44	51	\$44.52	73	\$156.00
30	\$17.16	52	\$46.92	74	\$166.44
31	\$17.88	53	\$49.32	75	\$177.60
32	\$18.60	54	\$51.84	76	\$189.48
33	\$19.44	55	\$54.60	77	\$202.44
34	\$20.28	56	\$57.48	78	\$216.36
35	\$21.12	57	\$60.60	79	\$231.60
36	\$22.08	58	\$63.96	80	\$248.28

## Fraud Statements

**Arizona:** Any life insurance producer, examining physician or other person who knowingly makes a false or fraudulent statement or representation on or relative to an application for life or disability insurance, or who makes any such statement to obtain a fee, commission, money or benefit is guilty of a class 2 misdemeanor.

**California:** Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Washington:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**All other states:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to civil fines and criminal penalties.