Converting Group Term Life Insurance to Individual Insurance

Prudential Financial

INST-A007747 The Prudential Insurance Company of America

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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.

Under the terms of your group life policy, some or all of your insurance coverage may be converted to permanent insurance. Please carefully read the provisions in your booklet/certificate which describe your conversion privilege, if any.

Subject to approval by Prudential, an accidental death benefit (ADB) may be included in policies issued at age 70 and under. ADB provides an additional benefit subject to its own terms that is equal to the face amount of insurance if death results from accidental bodily injury as defined in the policy. Rates including the cost of this feature are shown in the Rate Tables under the heading "With ADB."

If the accidental death benefit is needed, please complete the health questionnaire on the application.

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 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.

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.

Instructions

ALL CONVERSION APPLICATIONS MUST BE ACCOMPANIED BY AN AMOUNT LARGE ENOUGH TO PAY THE ENTIRE FIRST PREMIUM.

How to Calculate Prudential Premiums
Premiums are payable annually, quarterly, or by pre-authorized monthly check draft (Prumatic). The mode of payment selected must produce a minimum premium of at least $15.00.

Use standard rates per $1,000 shown 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,
$23.00 for quarterly mode of payment,
$ 8.00 for Prumatic mode of payment.

This example illustrates a premium calculation for a $25,000 Prudential Guaranteed Life Insurance policy for someone who is 40 years old. The payment mode is quarterly.

1. The rate per $1,000 with ADB for a quarterly payment shown on page 6 is $4.18.

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 x $4.18 = $104.50 + $23.00 = $127.50

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.

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.

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"

AGE LAST BIRTHDAY	ANNUAL	QUARTERLY	PRUMATIC
	Rate per thousand	Rate per thousand	Rate per thousand
15	2.66	0.70	0.24
16	2.83	0.75	0.25
17	3.00	0.80	0.27
18	3.19	0.85	0.28
19	3.39	0.90	0.30
20	3.59	0.95	0.32
21	3.81	1.01	0.34
22	4.04	1.07	0.36
23	4.27	1.13	0.38
24	4.54	1.20	0.40
25	4.81	1.27	0.43
26	5.07	1.34	0.45
27	5.34	1.42	0.48
28	5.63	1.49	0.50
29	5.93	1.57	0.53
30	6.26	1.66	0.56
31	6.62	1.75	0.59
32	6.99	1.85	0.62
33	7.38	1.96	0.66
34	7.80	2.07	0.69
35	8.24	2.18	0.73
36	8.75	2.32	0.78
37	9.30	2.46	0.83
38	9.87	2.62	0.88
39	10.48	2.78	0.93
40	11.13	2.95	0.99
41	11.81	3.13	1.05
42	12.53	3.32	1.12
43	13.29	3.52	1.18
44	14.09	3.73	1.25
45	14.94	3.96	1.33
46	15.77	4.18	1.40
47	16.65	4.41	1.48
48	17.57	4.66	1.56
49	18.55	4.92	1.65
50	19.57	5.19	1.74
51	20.71	5.49	1.84
52	21.93	5.81	1.95
53	23.23	6.16	2.07
54	24.63	6.53	2.19
55	26.10	6.92	2.32
56	27.71	7.34	2.47
57	29.50	7.82	2.63
58	31.45	8.33	2.80
59	33.62	8.91	2.99
60	36.00	9.54	3.20
61	38.47	10.19	3.42
62	41.17	10.91	3.66
63	44.17	11.71	3.93
64	47.45	12.57	4.22
65	50.45	13.37	4.49
66	53.98	14.30	4.80
67	57.96	15.36	5.16
68	62.51	16.57	5.56
69	67.84	17.98	6.04
70	72.62	19.24	6.46
71	78.11	20.70	6.95
72	84.23	22.32	7.50
73	91.13	24.15	8.11
74	99.04	26.25	8.81
75	108.29	28.70	9.64

*ADB is not available with face amounts of less than $25,000.
These rates are effective 12/18/01 and are subject to change at Prudential's discretion.

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"

AGE LAST BIRTHDAY	ANNUAL		QUARTERLY		PRUMATIC	
	W/O ADB	With ADB	W/O ADB	With ADB	W/O ADB	With ADB
15	4.87	5.67	1.29	1.50	0.43	0.50
16	5.09	5.89	1.35	1.56	0.45	0.52
17	5.33	6.13	1.41	1.62	0.47	0.54
18	5.57	6.36	1.48	1.69	0.50	0.57
19	5.80	6.57	1.54	1.74	0.52	0.59
20	6.03	6.79	1.60	1.80	0.54	0.61
21	6.29	7.04	1.67	1.87	0.56	0.63
22	6.58	7.32	1.74	1.94	0.59	0.66
23	6.87	7.60	1.82	2.01	0.61	0.68
24	7.18	7.90	1.90	2.09	0.64	0.70
25	7.52	8.24	1.99	2.18	0.67	0.73
26	7.83	8.56	2.07	2.26	0.70	0.77
27	8.17	8.91	2.17	2.37	0.73	0.80
28	8.52	9.27	2.26	2.46	0.76	0.83
29	8.90	9.66	2.36	2.56	0.79	0.86
30	9.29	10.06	2.46	2.66	0.83	0.90
31	9.72	10.50	2.58	2.79	0.87	0.94
32	10.17	10.96	2.70	2.91	0.91	0.98
33	10.62	11.43	2.81	3.02	0.95	1.02
34	11.12	11.95	2.95	3.17	0.99	1.06
35	11.63	12.47	3.08	3.30	1.04	1.11
36	12.22	13.08	3.24	3.47	1.09	1.17
37	12.84	13.72	3.40	3.63	1.14	1.22
38	13.47	14.37	3.57	3.81	1.20	1.28
39	14.14	15.06	3.75	3.99	1.26	1.34
40	14.84	15.79	3.93	4.18	1.32	1.40
41	15.57	16.54	4.13	4.39	1.39	1.48
42	16.35	17.35	4.33	4.60	1.46	1.55
43	17.16	18.19	4.55	4.82	1.53	1.62
44	18.01	19.07	4.77	5.05	1.60	1.69
45	18.90	19.99	5.01	5.30	1.68	1.78
46	19.80	20.92	5.25	5.55	1.76	1.86
47	20.73	21.89	5.49	5.80	1.84	1.94
48	21.71	22.90	5.75	6.07	1.93	2.04
49	22.74	23.97	6.03	6.36	2.02	2.13
50	23.80	25.08	6.31	6.65	2.12	2.23
51	25.00	26.32	6.63	6.98	2.23	2.35
52	26.26	27.63	6.96	7.32	2.34	2.46
53	27.63	29.06	7.32	7.70	2.46	2.59
54	29.07	30.56	7.70	8.09	2.59	2.72
55	30.60	32.15	8.11	8.52	2.72	2.86
56	32.15	33.77	8.52	8.95	2.86	3.00
57	33.90	35.60	8.98	9.43	3.02	3.17
58	35.80	37.58	9.49	9.96	3.19	3.35
59	37.90	39.77	10.04	10.54	3.37	3.54
60	40.20	42.16	10.65	11.17	3.58	3.75
61	42.54	44.61	11.27	11.82	3.79	3.97
62	45.12	47.30	11.96	12.54	4.02	4.21
63	47.96	50.27	12.71	13.32	4.27	4.48
64	51.07	53.52	13.53	14.18	4.55	4.77
65	53.82	56.42	14.26	14.95	4.79	5.02
66	57.91	60.68	15.35	16.08	5.15	5.40
67	62.49	65.44	16.56	17.34	5.56	5.82
68	67.75	70.92	17.95	18.79	6.03	6.31
69	73.91	77.32	19.59	20.49	6.58	6.88
70	79.48	83.16	21.06	22.04	7.07	7.40
71	85.89	0.00	22.76	0.00	7.64	0.00
72	93.06	0.00	24.66	0.00	8.28	0.00
73	101.13	0.00	26.80	0.00	9.00	0.00
74	110.40	0.00	29.26	0.00	9.83	0.00
75	121.24	0.00	32.13	0.00	10.79	0.00

These rates are effective 12/18/01 and are subject to change at Prudential's discretion.

Prudential Guaranteed Life
(For Policies $100,000 and up)

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"

AGE LAST BIRTHDAY	ANNUAL		QUARTERLY		PRUMATIC	
	W/O ADB	With ADB	W/O ADB	With ADB	W/O ADB	With ADB
15	4.61	5.41	1.22	1.43	0.41	0.48
16	4.84	5.64	1.28	1.49	0.43	0.50
17	5.07	5.87	1.34	1.55	0.45	0.52
18	5.30	6.09	1.40	1.61	0.47	0.54
19	5.54	6.31	1.47	1.67	0.49	0.56
20	5.77	6.53	1.53	1.73	0.51	0.58
21	6.03	6.78	1.60	1.80	0.54	0.61
22	6.30	7.04	1.67	1.87	0.56	0.63
23	6.60	7.33	1.75	1.94	0.59	0.66
24	6.91	7.63	1.83	2.02	0.61	0.67
25	7.25	7.97	1.92	2.11	0.65	0.71
26	7.53	8.26	2.00	2.19	0.67	0.74
27	7.84	8.58	2.08	2.28	0.70	0.77
28	8.16	8.91	2.16	2.36	0.73	0.80
29	8.50	9.26	2.25	2.45	0.76	0.83
30	8.85	9.62	2.35	2.55	0.79	0.86
31	9.25	10.03	2.45	2.66	0.82	0.89
32	9.64	10.43	2.55	2.76	0.86	0.93
33	10.05	10.86	2.66	2.87	0.89	0.96
34	10.49	11.32	2.78	3.00	0.93	1.00
35	10.96	11.80	2.90	3.12	0.98	1.05
36	11.51	12.37	3.05	3.28	1.02	1.10
37	12.07	12.95	3.20	3.43	1.07	1.15
38	12.66	13.56	3.35	3.59	1.13	1.21
39	13.28	14.20	3.52	3.76	1.18	1.26
40	13.93	14.88	3.69	3.94	1.24	1.32
41	14.60	15.57	3.87	4.13	1.30	1.39
42	15.33	16.33	4.06	4.33	1.36	1.45
43	16.07	17.10	4.26	4.53	1.43	1.52
44	16.85	17.91	4.47	4.75	1.50	1.59
45	17.67	18.76	4.68	4.97	1.57	1.67
46	18.50	19.62	4.90	5.20	1.65	1.75
47	19.38	20.54	5.14	5.45	1.72	1.82
48	20.29	21.48	5.38	5.70	1.81	1.92
49	21.25	22.48	5.63	5.96	1.89	2.00
50	22.23	23.51	5.89	6.23	1.98	2.09
51	23.36	24.68	6.19	6.54	2.08	2.20
52	24.54	25.91	6.50	6.86	2.18	2.30
53	25.81	27.24	6.84	7.22	2.30	2.43
54	27.16	28.65	7.20	7.59	2.42	2.55
55	28.58	30.13	7.57	7.98	2.54	2.68
56	29.96	31.58	7.94	8.37	2.67	2.81
57	31.51	33.21	8.35	8.80	2.80	2.95
58	33.20	34.98	8.80	9.27	2.95	3.11
59	35.07	36.94	9.29	9.79	3.12	3.29
60	37.09	39.05	9.83	10.35	3.30	3.47
61	39.17	41.24	10.38	10.93	3.49	3.67
62	41.43	43.61	10.98	11.56	3.69	3.88
63	43.94	46.25	11.64	12.25	3.91	4.12
64	46.68	49.13	12.37	13.02	4.15	4.37
65	49.09	51.69	13.01	13.70	4.37	4.60
66	52.79	55.56	13.99	14.72	4.70	4.95
67	56.95	59.90	15.09	15.87	5.07	5.33
68	61.71	64.88	16.35	17.19	5.49	5.77
69	67.29	70.70	17.83	18.73	5.99	6.29
70	72.33	76.01	19.17	20.15	6.44	6.77
71	78.15	0.00	20.71	0.00	6.96	0.00
72	84.64	0.00	22.43	0.00	7.53	0.00
73	91.98	0.00	24.37	0.00	8.19	0.00
74	100.40	0.00	26.61	0.00	8.94	0.00
75	110.25	0.00	29.22	0.00	9.81	0.00

These rates are effective 12/18/01 and are subject to change at Prudential's discretion.

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