



P.O. Box 24846
Cleveland OH 44124-0846

Group Life Insurance Operations
Phone: 1-877-503-3448
Fax: 440-386-2662

Continue your Aetna life insurance coverage with these options.

Thank you for your interest in learning more about continuing your current group term life insurance coverage. We are pleased to offer this valuable coverage option.

Complete and return your application quickly.

It is important to review the enclosed materials immediately. Your opportunity to apply for this coverage option will expire soon. The enclosed materials tell you when we need to receive your application and premium.

Contact us with questions.

If you have any questions about completing the application or calculating the required premium, please call our Life Customer Service Center at **1-877-503-3448** from 9 a.m. to 7 p.m. EST Monday through Friday.



You can convert your term life insurance.

When you terminate employment, retire or lose insurance eligibility due to a status change, you have the option to continue your current group term life insurance.

You have _____ days immediately following loss of your coverage to convert your current group term life insurance to guaranteed cost whole life insurance — a cash value policy.

This conversion feature can help meet your needs if you want a level premium policy that will build cash value. The individual policy face amount may not exceed the amount of group term life insurance for which you have lost eligibility. In addition, the converted policy is issued at our regular rate for that policy, and a medical examination is not required.

Eligibility

To be eligible, you and your dependents must be covered under your employer's group term life insurance on the day before your coverage is lost. You must complete a separate application and submit premium payment for each dependent.

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

Any coverage amount approved for Portability (if Portability applies to your group term life insurance) cannot be converted.

Effective Date of Coverage

If your application(s) is approved and initial premium received, coverage will be effective on the 32nd day from the date coverage is lost. Initial premium must be paid in full from the effective date through the end of the current premium period for the premium mode elected.

Everything you need is in this packet:

- Group Term Life Fact Sheet
- Conversion Application
Have your **employer** complete the Notice of Eligibility Statement.
- Automatic Check Plan Return Form
- Aetna return envelope

Remember: We must receive your completed application(s) and first payment within $\hat{\Delta}$ days of the date your coverage is lost.

Just fill in the enclosed application and return it to us in the envelope provided. $\hat{\Delta}$

For more information, please contact 1-877-503-3448

Life insurance policies are underwritten by Aetna Life Insurance Company and its affiliates (Aetna).



Application for Conversion of Group Term Life Insurance

Aetna Life Insurance Company, Cleveland, Ohio 44124-0846

I hereby apply for a policy of insurance upon my life in accordance with the provisions of Group Policy Number _____
insuring my life as an employee of _____

1. Proposed Insured (Print Name - First, Initial, Last)*	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM/DD/YYYY)	Telephone Number
2. Residence (Number, Street, City, County, State, ZIP Code)		Social Security Number □□□ □□ □□□□	
3. Occupation when employment terminated. Full Details.			
4. a. Plan Whole Life Insurance		b. Amount of Insurance: (Must not exceed amount of term insurance in effect less any previously paid Accelerated Death Benefit, when employment terminated.) Basic and/or Supp Life \$ _____	
c. Premium Payable *Complete Deduction Form <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> ACP/Monthly*		d. Make Automatic Premium Loan Provision operative, if available. <input type="checkbox"/> Yes <input type="checkbox"/> No	
5. Premium Notices to be sent <input type="checkbox"/> Insured at Residence <input type="checkbox"/> Other _____			
6. a. Beneficiary (NAME AND RELATIONSHIP TO PROPOSED INSURED) Primary _____ Contingent _____		(NAME AND RELATIONSHIP TO PROPOSED INSURED) _____	
Unless otherwise requested herein, payment is to be made: to primary beneficiaries who survive the Insured, equally, or if none survives; to contingent beneficiaries who survive, equally, or if none survives; to Insured's estate.			
b. Policy Owner (Unless otherwise requested, Proposed Insured is to be Policy Owner.)			
7. Additional Information (Refer to specific question number.)			

IT IS MUTUALLY AGREED THAT: The statements and answers made herein are complete and true to the best of my knowledge and belief. Issuance of the policy applied for shall be exchanged for all privileges and benefits with respect to the full amount of term insurance (minus any age or retirement reduction rule or Accelerated Death Benefit) on my life under the Group Policy. I understand that the converted policy may have different terms and conditions than the Group Policy. No person other than an officer of Aetna can make, modify, or discharge a contract or waive any of Aetna's rights or requirements.

Signed at _____ (City, State) on _____ (Month-Day-Year)

X _____ X _____
Signature of Proposed Insured* Signature of Applicant (if other than Proposed Insured)*

*See page one for information regarding signatures and where to send your application.

*If you are applying for coverage for your spouse and/or child in addition to yourself, make a copy of this application for that person.

HOME OFFICE USE ONLY

RECEIVED	INDIVIDUAL POLICY TO BE DATED	
Name	Group Control Number	SCD
Regular Group Life	Control/Suffix	Claim/Account
Pooled Group Life	Control/Suffix	Claim/Account

Misrepresentation

Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Attention Arkansas, District of Columbia, Rhode Island and West Virginia Residents: 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 fines and confinement in prison.

Attention California Residents: For your protection, California law requires notice of the following to appear on this form: 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.

Attention Colorado Residents: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Attention Florida Residents: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Attention Kansas and Missouri Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person submits an enrollment form for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto may have violated state law.

Attention Kentucky Residents: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.

Attention Louisiana Residents: 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 is guilty of a crime and may be subject to fines and confinement in prison.

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

Attention New Jersey Residents: Any person who includes any false or misleading information on an application for an insurance policy or knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Attention New York Residents, the following statement applies only to your AD&D coverage: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

Attention North Carolina Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and subjects such person to criminal and civil penalties.

Attention Ohio Residents: Any person who, with intent to defraud or knowing he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Attention Oklahoma Residents: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Attention Oregon Residents: Any person who with intent to injure, defraud or deceive any insurance company or other person submits an enrollment form for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto may have violated state law.

Attention Pennsylvania Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Attention Puerto Rico Residents: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Attention Vermont Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties.

Attention Virginia Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent act, which is a crime and subjects such person to criminal and civil penalties.

PREMIUM RATES FOR THE NONPARTICIPATING WHOLE LIFE 100 PLAN

Description: Premium rates for your Life Insurance coverage 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. If you have any questions; want to confirm that the rates shown are the current rates; **or would like to know the rates for age 81 and up;** call: **1-877-503-3448**

If your Life Insurance coverage under this policy will be at least \$10,000, Tables 1 & 3 are used.

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

TABLE 1 — BASIC PREMIUM RATES FOR EACH \$1,000 OF LIFE 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	76	117.58	60.55	30.86	9.99
37	17.31	8.91	4.54	1.47	77	124.49	64.11	32.68	10.58
38	18.07	9.31	4.74	1.54	78	131.88	67.92	34.62	11.21
39	18.88	9.72	4.96	1.60	79	139.76	71.98	36.69	11.88
40	19.75	10.17	5.18	1.68	80	148.09	76.27	38.87	12.59

TABLE 2 — Annual Premium Surcharge		TABLE 3 — Policy Fee	
If the amount of your Life Insurance coverage under this Policy will be less than \$10,000: The annual rates shown in Table 1 are added to the surcharge shown below:			
If your Policy will be:	Annual Premium Surcharge	Annual	\$ 15.00
\$ 9,000 - 9,999	\$ 1.00	Semi-Annual	8.00
8,000 - 8,999	2.00	Quarterly	4.50
7,000 - 7,999	3.00	ACP/Monthly	2.00
6,000 - 6,999	4.00		
Less than \$6,000	5.00		

NOTE: To determine your premium, see “HOW TO CALCULATE YOUR PREMIUM.”

HOW TO CALCULATE YOUR PREMIUM FOR THE NONPARTICIPATING WHOLE LIFE PLAN

IF YOUR LIFE INSURANCE COVERAGE UNDER THIS 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 Aetna’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	OUR 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 LIFE INSURANCE COVERAGE UNDER THIS 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.

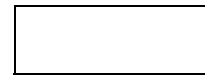
EXAMPLE OUTLINED BELOW: AGE 40 - \$8,500 Policy - **Semi-Annual** Premium payments.

	EXAMPLE	OUR COST ESTIMATE
1. Enter the amount of Life 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) that 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 mode selected	\$103.20	_____



Automatic Check Plan

Aetna Life Insurance Company



Home Office
Use Only

If NOT received within 15 days, and If intended as a bank change, the policy will be placed on direct billing. If intended as a transfer, the policy will remain on the current billing frequency.

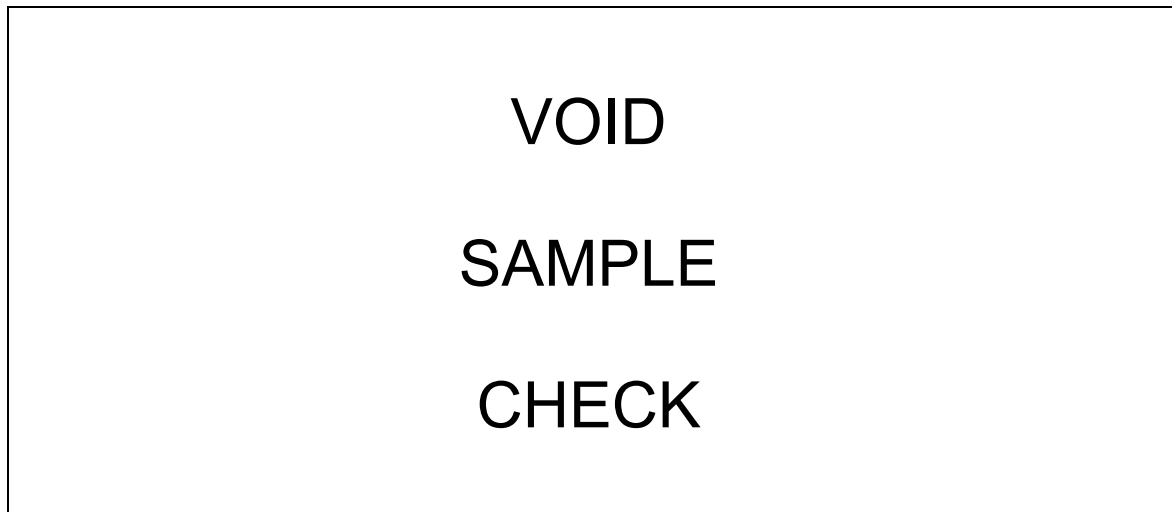
Life Policy Number(s)	Insured
Life Automatic Check Plan (ACP) Number/Agency	Depositor Address
Comments	<p>NEW ACCOUNTS ONLY</p> <p>We are able to offer these withdrawal dates. Please indicate your choice:</p> <p><input type="checkbox"/> 8TH <input type="checkbox"/> 20TH <input type="checkbox"/> 28TH</p> <p>If no date is selected we will debit your account on the 8th.</p> <p>EXISTING ACCOUNTS The withdrawal date will not change for additions or changes.</p>

I hereby authorize and request Aetna Life Insurance Company to initiate electronic fund transfer or check debits for premiums and other payments as indicated in the above comments section. This authority is to remain in effect until revoked by me in writing, or by Aetna Life Insurance Company if any debit is not paid upon presentation and until you actually receive such notice. I agree that you should be fully protected in honoring any such debit. The bank shall be under no obligation to furnish me with any special advice or notice in writing otherwise of such payment or charge to my account.

I understand this authorization in no way affects the terms of the policy. While premiums under the policy are being paid under this plan, such premiums will be paid on a monthly basis at the rate for such policy. In the event premiums under this plan are discontinued, premiums will be billed directly at the quarterly rate for the policy. However, if necessary, the insurer may change the premium method to direct monthly, semiannual or annual.

Authorized Signature	Date
Authorized Signature	Date

 Please Attach A "Void Sample" Of Your Check, Not A Deposit Slip.



PLEASE DO NOT DETACH. COPY WILL BE RETURNED UPON COMPLETION OF CHANGE.

**DID YOU REMEMBER TO
ENCLOSE A VOID SAMPLE CHECK
SIGN THE AUTHORIZATION FORM
INCLUDE ALL POLICY NUMBER(S)**

THE FIRST DEBIT ON YOUR NEW ACCOUNT WILL BE EFFECTIVE _____



To: The Bank Named on the Reverse Side

In consideration of your participation in a plan under which debits originated by and payable to the order of Aetna Life Insurance Company agrees:

To indemnify and hold you harmless from any loss you may suffer resulting from or in connection with the execution of issuance of any check or other paper whether or not genuine, purporting to be drawn by or on behalf of Aetna Life Insurance Company and payable to it pursuant to an authorization signed by one of your depositors, and received by you in the regular course of business for the purpose of payment, including any costs or expenses reasonably incurred in connection with such loss;

In the event that any such check or other paper shall be dishonored, whether with or without cause, and whether intentionally or inadvertently, to indemnify you and hold you harmless from any loss resulting from such dishonor, including reasonable costs and expenses (even though dishonor results in a forfeiture of the insurance the payment of which is sought to be collected by Aetna Life Insurance Company by such check or other paper);

To defend, at its own costs and expenses, any action which might be brought against you by any person or persons whatsoever because of your actions taken pursuant to the foregoing request or in any manner arising by reason of your participation in this agreement.

Aetna Life Insurance Company