



Mail to Fort Dearborn Life Insurance Company® at:

**Toll Free:** (855) 377-5433  
**Fax #** (972) 996-9361

P.O. Box 655403  
Dallas TX 75265-5403

Upon becoming ineligible for group insurance, e.g., leaving employment, you may convert your Group Life Insurance coverage to an Individual Whole Life Insurance policy. This can be done regardless of your current health. For information about the amount you may convert or how long you have to convert, see either your Employee or Retiree Benefits Book or group policy.

**To apply:**

1. Complete Parts 1 & 2 of this conversion application. Premium rates and instructions are shown on the reverse side.
2. Mail the completed application with your check or money order for the first modal premium to the above address.

|   |                          |                         |                           |   |
|---|--------------------------|-------------------------|---------------------------|---|
| <b>Part 1: TO BE COMPLETED BY INSURED</b> |                          |                         | Group Number <b>38000</b> | <b>Reason for Termination</b><br><input type="checkbox"/> Termination of employment or membership in eligible class<br><input type="checkbox"/> Termination of Group Policy and Date Term'd. _____<br><input type="checkbox"/> Disability<br><input type="checkbox"/> Other (Specify) _____ |
| Date Employment Term'd.                   | Date Coverage Terminated | Last Actual Day of Work | Amount of Group Insurance |   |
| Name of Employer Providing Group Policy   |                          |                         |                           |   |

**Part 2: TO BE COMPLETED BY INSURED Please type or print with ball point pen**

I hereby apply to convert my life insurance and affirm the following statements of fact:

|                                     |  |   |                         |   |
|-------------------------------------|--|---|-------------------------|---|
| NAME IN FULL                        |  | SOCIAL SECURITY NUMBER  | TELEPHONE NUMBER<br>( ) | GROUP POLICY NO.  |
| RESIDENT ADDRESS                    |  |   |                         |   |
| STREET                              |  | CITY  |                         | STATE   |
| ZIP CODE                            |  |   |                         |   |
| SEX                                 | DATE OF BIRTH  | AGE LAST BIRTHDAY   | STATE OF BIRTH          | LAST DATE OF ACTIVE WORK<br>MO DAY YR   |
| PRESENT OCCUPATION                  |  |   |                         |   |
| AMOUNT OF INSURANCE TO BE CONVERTED | PREMIUM MODE<br><input type="checkbox"/> Annual <input type="checkbox"/> Quarterly<br><input type="checkbox"/> Semi-Annual <input type="checkbox"/> EFT Monthly* | <b>First full modal premium must be submitted with application</b><br>Premium Enclosed \$ _____ |                         | Automatic Premium Loan Provision Desired?<br><input type="checkbox"/> Yes <input type="checkbox"/> No |

**BENEFICIARY DESIGNATION**

| FIRST NAME       | LAST NAME | ADDRESS | SOCIAL SECURITY NO. | DATE OF BIRTH | RELATIONSHIP |
|------------------|-----------|---------|---------------------|---------------|--------------|
| <b>Primary</b>   |           |         |                     |               |              |
|                  |           |         |                     |               |              |
| <b>Secondary</b> |           |         |                     |               |              |
|                  |           |         |                     |               |              |

If more space is needed 1) use extra paper 2) mark above "See Attached" 3) attachment MUST be signed and dated by Policy Owner.

Is the owner to be other than the insured?  Yes  No

|            |         |           |              |
|------------|---------|-----------|--------------|
| First Name | Initial | Last Name | Relationship |
|------------|---------|-----------|--------------|

Address of Owner, if other than Insured:

|              |      |       |          |
|--------------|------|-------|----------|
| No. & Street | City | State | ZIP Code |
|--------------|------|-------|----------|

The Owner is the person who may exercise all rights in the contract, e.g., assign, surrender, borrow. If no one is named, the Insured shall be the Owner.

I declare that the information on this application is complete and true, to the best of my knowledge and belief. I agree that the Company may deposit the payment submitted with this application prior to approval of this application. If I am not eligible to convert my Group Insurance, the sole obligation of the Company shall be to refund any premiums paid.

**WARNING:** 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.

Signed At \_\_\_\_\_ on \_\_\_\_\_  
City and State Month Day Year Signature of Applicant

\_\_\_\_\_  
Signature of Owner (Other than Insured)

\*EFT (Electronic Funds Transfer - Sign on back and attach voided check)



Premiums are payable to age 98 or death, whichever occurs first. For information about the amount you are eligible to convert, please refer to the Conversion of Life Insurance provision of your Employee or Retiree Benefits Book or the group policy. Our minimum issue amount is \$2,000.

To calculate your premium, find your present age and the corresponding **table rate per \$1,000** from the columns below. Multiply this premium by the number of thousands of dollars of insurance you plan to convert. Then multiply by the premium factor and add the modal policy fee to find your premium payment.

| Age Last Birthday | Table Rate Per Thousand | Age Last Birthday | Table Rate Per Thousand |
|-------------------|-------------------------|-------------------|-------------------------|
| 20                | 6.51                    | 60                | 47.79                   |
| 21                | 6.86                    | 61                | 50.70                   |
| 22                | 7.09                    | 62                | 53.72                   |
| 23                | 7.42                    | 63                | 56.86                   |
| 24                | 7.76                    | 64                | 60.23                   |
| 25                | 8.10                    | 65                | 63.84                   |
| 26                | 8.56                    | 66                | 67.67                   |
| 27                | 8.90                    | 67                | 71.74                   |
| 28                | 9.22                    | 68                | 76.05                   |
| 29                | 9.68                    | 69                | 80.47                   |
| 30                | 10.13                   | 70                | 85.24                   |
| 31                | 10.58                   | 71                | 90.70                   |
| 32                | 11.03                   | 72                | 96.55                   |
| 33                | 11.59                   | 73                | 102.77                  |
| 34                | 12.14                   | 74                | 109.38                  |
| 35                | 12.70                   | 75                | 116.41                  |
| 36                | 13.25                   | 76                | 123.90                  |
| 37                | 13.92                   | 77                | 131.94                  |
| 38                | 14.58                   | 78                | 140.61                  |
| 39                | 15.23                   | 79                | 150.02                  |
| 40                | 15.89                   | 80                | 160.20                  |
| 41                | 16.77                   | 81                | 171.21                  |
| 42                | 17.76                   | 82                | 183.01                  |
| 43                | 18.73                   | 83                | 195.57                  |
| 44                | 19.71                   | 84                | 208.90                  |
| 45                | 20.79                   | 85                | 223.10                  |
| 46                | 21.97                   | 86                | 282.86                  |
| 47                | 23.14                   | 87                | 342.62                  |
| 48                | 24.53                   | 88                | 402.38                  |
| 49                | 25.90                   | 89                | 462.15                  |
| 50                | 27.36                   | 90                | 521.91                  |
| 51                | 28.92                   | 91                | 581.67                  |
| 52                | 30.56                   | 92                | 641.43                  |
| 53                | 32.28                   | 93                | 701.19                  |
| 54                | 34.10                   | 94                | 760.95                  |
| 55                | 36.10                   | 95                | 820.72                  |
| 56                | 38.10                   | 96                | 880.48                  |
| 57                | 40.30                   | 97                | 940.24                  |
| 58                | 42.68                   | 98                | 1,000.00                |
| 59                | 45.16                   |                   |                         |

| ( ✓ ) | Mode Desired      | Premium Factor | Modal Policy Fee |
|-------|-------------------|----------------|------------------|
| ( )   | Annual .....      | 1.000 .....    | \$17.00          |
| ( )   | Semi-Annual ..... | .520 .....     | \$ 9.00          |
| ( )   | Quarterly .....   | .265 .....     | \$ 5.00          |
| ( )   | EFT Monthly ..... | .08583 .....   | \$ 0.00          |

*(Sign below & attach voided check)*

Enclose the **Modal Premium** amount  
with your application.

For clarification, contact  
**FORT DEARBORN LIFE INSURANCE COMPANY®**  
P. O. Box 655403 • Dallas, TX 75265  
(855) 377-5433

**EFT Authorization: Check one:**

**Checking**     **Savings**

**Account #** \_\_\_\_\_

I hereby authorize and request Fort Dearborn Life Insurance Company to withdraw funds from my account and transfer those funds in payment for my monthly premium, and to initiate debit entries, if necessary, for any credit entries made in error. This authorization is to remain in full force until I notify Fort Dearborn Life Insurance Company in writing of any changes or cancellation of payment. I understand that to change or cancel any future transactions, such notice must be received not less than ten business days prior to the transaction date.

\_\_\_\_\_  
*Signature of Account Holder*

**(Please attach voided check)**

**Example:** Conversion of \$10,000 Group Life for a 45-year old to \$10,000 Whole Life Plan payable quarterly:

|            |          |                                |          |                |          |                  |          |                      |
|------------|----------|--------------------------------|----------|----------------|----------|------------------|----------|----------------------|
| Table Rate | <b>X</b> | # of Thousands To Be Converted | <b>X</b> | Premium Factor | <b>+</b> | Modal Policy Fee | <b>=</b> | <b>Modal Premium</b> |
| 20.79      | <b>X</b> | 10.000                         | <b>X</b> | 0.265          | <b>+</b> | 5.00             | <b>=</b> | \$60.10              |

**Your Calculations**

|            |          |                                |          |                |          |                  |          |                      |
|------------|----------|--------------------------------|----------|----------------|----------|------------------|----------|----------------------|
| Table Rate | <b>X</b> | # of Thousands To Be Converted | <b>X</b> | Premium Factor | <b>+</b> | Modal Policy Fee | <b>=</b> | <b>Modal Premium</b> |
| _____      |          | _____                          |          | _____          |          | _____            | <b>=</b> | <b>\$</b> _____      |