
**Converting
Group Term
Life Insurance
to Individual
Insurance**



Converting Group Term Life Insurance to Individual Insurance

A Prudential Financial 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 Financial representative currently handling your insurance and financial needs, you can locate the Prudential Financial office most convenient to you in the telephone directory or through our website, www.prudential.com/giconversions.

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.

If you were insured for accidental death benefits (ADB) under the group plan, you may be eligible to add an accidental death benefit rider to the conversion policy. Subject to approval by Prudential, the amount of ADB is equal to the amount of life insurance coverage you are converting and may be included in policies issued at age 70 and under. The ADB is available for amounts between \$25,000 and \$500,000. Conversion rates are shown in the Rates Tables under the heading "With ADB."

Instructions

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, issued by The Prudential Insurance Company of America, 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 Financial 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 Financial 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 Financial individual life insurance policy, you must submit your application, first month's premium, and your VGLI Conversion Notice, SGL 183, to a Prudential Financial office.

Like most insurance policies, Prudential Financial's policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. A Prudential Financial representative can provide you with costs and complete details.

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

How to Calculate Prudential Financial 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.

The example below 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 \$4.60.
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:

$$25 \times \$4.60 = \$115.00 + \$23.00 = \$138.00$$

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 Financial 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.

Guarantees are based on the claims-paying ability of The Prudential Insurance Company of America.

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	10.68	2.83	0.95
16	11.08	2.94	0.99
17	11.46	3.04	1.02
18	11.75	3.11	1.05
19	11.95	3.17	1.06
20	12.14	3.22	1.08
21	12.49	3.31	1.11
22	12.82	3.40	1.14
23	13.13	3.48	1.17
24	13.46	3.57	1.20
25	13.79	3.65	1.23
26	14.18	3.76	1.26
27	14.58	3.86	1.30
28	15.03	3.98	1.34
29	15.45	4.09	1.38
30	15.91	4.22	1.42
31	16.36	4.34	1.46
32	16.84	4.46	1.50
33	17.33	4.59	1.54
34	17.82	4.72	1.59
35	18.30	4.85	1.63
36	18.93	5.02	1.68
37	19.54	5.18	1.74
38	20.19	5.35	1.80
39	20.84	5.52	1.85
40	21.52	5.70	1.92
41	22.16	5.87	1.97
42	22.84	6.05	2.03
43	23.50	6.23	2.09
44	24.19	6.41	2.15
45	24.88	6.59	2.21
46	25.76	6.83	2.29
47	26.69	7.07	2.38
48	27.62	7.32	2.46
49	28.59	7.58	2.54
50	29.61	7.85	2.64
51	30.67	8.13	2.73
52	32.00	8.48	2.85
53	33.44	8.86	2.98
54	34.98	9.27	3.11
55	36.64	9.71	3.26
56	38.40	10.18	3.42
57	40.29	10.68	3.59
58	42.37	11.23	3.77
59	44.65	11.83	3.97
60	47.17	12.50	4.20
61	49.70	13.17	4.42
62	52.46	13.90	4.67
63	55.47	14.70	4.94
64	58.75	15.57	5.23
65	61.66	16.34	5.49
66	66.70	17.68	5.94
67	72.41	19.19	6.44
68	78.84	20.89	7.02
69	86.38	22.89	7.69
70	93.32	24.73	8.31
71	101.16	26.81	9.00
72	109.97	29.14	9.79
73	119.95	31.79	10.68
74	131.45	34.83	11.70
75	144.98	38.42	12.90

*ADB is not available with face amounts of less than \$25,000. These rates are effective 10/2/06 and are subject to change at Prudential Financial'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	6.89	7.69	1.83	2.04	0.61	0.68
16	7.14	7.94	1.89	2.10	0.64	0.71
17	7.40	8.20	1.96	2.17	0.66	0.73
18	7.60	8.39	2.01	2.22	0.68	0.75
19	7.77	8.54	2.06	2.26	0.69	0.76
20	7.93	8.69	2.10	2.30	0.71	0.78
21	8.22	8.97	2.18	2.38	0.73	0.80
22	8.52	9.26	2.26	2.46	0.76	0.83
23	8.83	9.56	2.34	2.53	0.79	0.85
24	9.16	9.88	2.43	2.62	0.82	0.88
25	9.51	10.23	2.52	2.71	0.85	0.91
26	9.83	10.56	2.60	2.79	0.87	0.93
27	10.18	10.92	2.70	2.90	0.91	0.98
28	10.54	11.29	2.79	2.99	0.94	1.01
29	10.92	11.68	2.89	3.09	0.97	1.04
30	11.31	12.08	3.00	3.20	1.01	1.08
31	11.73	12.51	3.11	3.32	1.04	1.11
32	12.16	12.95	3.22	3.43	1.08	1.15
33	12.63	13.44	3.35	3.56	1.12	1.19
34	13.10	13.93	3.47	3.69	1.17	1.24
35	13.59	14.43	3.60	3.82	1.21	1.28
36	14.11	14.97	3.74	3.97	1.26	1.34
37	14.66	15.54	3.88	4.11	1.30	1.38
38	15.23	16.13	4.04	4.28	1.36	1.44
39	15.82	16.74	4.19	4.43	1.41	1.49
40	16.43	17.38	4.35	4.60	1.46	1.54
41	17.05	18.02	4.52	4.78	1.52	1.61
42	17.71	18.71	4.69	4.96	1.58	1.67
43	18.38	19.41	4.87	5.14	1.64	1.73
44	19.08	20.14	5.06	5.34	1.70	1.79
45	19.80	20.89	5.25	5.54	1.76	1.86
46	20.68	21.80	5.48	5.78	1.84	1.94
47	21.58	22.74	5.72	6.03	1.92	2.02
48	22.50	23.69	5.96	6.28	2.00	2.11
49	23.42	24.65	6.21	6.54	2.08	2.19
50	24.39	25.67	6.46	6.80	2.17	2.28
51	25.44	26.76	6.74	7.09	2.26	2.38
52	26.70	28.07	7.08	7.44	2.38	2.50
53	28.07	29.50	7.44	7.82	2.50	2.63
54	29.55	31.04	7.83	8.22	2.63	2.76
55	31.18	32.73	8.26	8.67	2.78	2.92
56	32.70	34.32	8.67	9.10	2.91	3.05
57	34.32	36.02	9.09	9.54	3.05	3.20
58	36.09	37.87	9.56	10.03	3.21	3.37
59	38.06	39.93	10.09	10.59	3.39	3.56
60	40.24	42.20	10.66	11.18	3.58	3.75
61	42.43	44.50	11.24	11.79	3.78	3.96
62	44.81	46.99	11.87	12.45	3.99	4.18
63	47.43	49.74	12.57	13.18	4.22	4.43
64	50.28	52.73	13.32	13.97	4.47	4.69
65	52.85	55.45	14.01	14.70	4.70	4.93
66	56.68	59.45	15.02	15.75	5.04	5.29
67	61.00	63.95	16.17	16.95	5.43	5.69
68	65.83	69.00	17.44	18.28	5.86	6.14
69	71.47	74.88	18.94	19.84	6.36	6.66
70	76.49	80.17	20.27	21.25	6.81	7.14
71	82.11	0.00	21.76	0.00	7.31	0.00
72	88.37	0.00	23.42	0.00	7.86	0.00
73	95.42	0.00	25.29	0.00	8.49	0.00
74	103.49	0.00	27.42	0.00	9.21	0.00
75	112.93	0.00	29.93	0.00	10.05	0.00

**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	5.31	6.11	1.41	1.62	0.47	0.54
16	5.55	6.35	1.47	1.68	0.49	0.56
17	5.80	6.60	1.54	1.75	0.52	0.59
18	6.01	6.80	1.59	1.80	0.53	0.60
19	6.18	6.95	1.64	1.84	0.55	0.62
20	6.39	7.15	1.69	1.89	0.57	0.64
21	6.65	7.40	1.76	1.96	0.59	0.66
22	6.96	7.70	1.84	2.04	0.62	0.69
23	7.27	8.00	1.93	2.12	0.65	0.71
24	7.61	8.33	2.02	2.21	0.68	0.74
25	7.97	8.69	2.11	2.30	0.71	0.77
26	8.31	9.04	2.20	2.39	0.74	0.80
27	8.66	9.40	2.29	2.49	0.77	0.84
28	9.03	9.78	2.39	2.59	0.80	0.87
29	9.42	10.18	2.50	2.70	0.84	0.91
30	9.83	10.60	2.60	2.80	0.87	0.94
31	10.27	11.05	2.72	2.93	0.91	0.98
32	10.74	11.53	2.85	3.06	0.96	1.03
33	11.23	12.04	2.98	3.19	1.00	1.07
34	11.74	12.57	3.11	3.33	1.04	1.11
35	12.27	13.11	3.25	3.47	1.09	1.16
36	12.84	13.70	3.40	3.63	1.14	1.22
37	13.44	14.32	3.56	3.79	1.20	1.28
38	14.08	14.98	3.73	3.97	1.25	1.33
39	14.73	15.65	3.90	4.14	1.31	1.39
40	15.42	16.37	4.09	4.34	1.37	1.45
41	16.14	17.11	4.28	4.54	1.44	1.53
42	16.89	17.89	4.48	4.75	1.50	1.59
43	17.67	18.70	4.68	4.95	1.57	1.66
44	18.48	19.54	4.90	5.18	1.64	1.73
45	19.35	20.44	5.13	5.42	1.72	1.82
46	20.25	21.37	5.37	5.67	1.80	1.90
47	21.19	22.35	5.62	5.93	1.89	1.99
48	22.14	23.33	5.87	6.19	1.97	2.08
49	23.17	24.40	6.14	6.47	2.06	2.17
50	24.24	25.52	6.42	6.76	2.16	2.27
51	25.42	26.74	6.74	7.09	2.26	2.38
52	26.68	28.05	7.07	7.43	2.37	2.49
53	28.05	29.48	7.43	7.81	2.50	2.63
54	29.54	31.03	7.83	8.22	2.63	2.76
55	31.17	32.72	8.26	8.67	2.77	2.91
56	32.66	34.28	8.65	9.08	2.91	3.05
57	34.28	35.98	9.08	9.53	3.05	3.20
58	36.03	37.81	9.55	10.02	3.21	3.37
59	37.98	39.85	10.06	10.56	3.38	3.55
60	40.14	42.10	10.64	11.16	3.57	3.74
61	42.30	44.37	11.21	11.76	3.76	3.94
62	44.67	46.85	11.84	12.42	3.98	4.17
63	47.26	49.57	12.52	13.13	4.21	4.42
64	50.07	52.52	13.27	13.92	4.46	4.68
65	52.60	55.20	13.94	14.63	4.68	4.91
66	56.27	59.04	14.91	15.64	5.01	5.26
67	60.39	63.34	16.00	16.78	5.37	5.63
68	65.03	68.20	17.23	18.07	5.79	6.07
69	70.44	73.85	18.67	19.57	6.27	6.57
70	75.23	78.91	19.94	20.92	6.70	7.03
71	80.63	0.00	21.37	0.00	7.18	0.00
72	86.66	0.00	22.96	0.00	7.71	0.00
73	93.45	0.00	24.76	0.00	8.32	0.00
74	101.24	0.00	26.83	0.00	9.01	0.00
75	110.38	0.00	29.25	0.00	9.82	0.00

Group Basic and Optional Term Life Insurance coverages are issued by The Prudential Insurance Company of America, a New Jersey company, 751 Broad Street, Newark, NJ 07102-3777. (Contract Series: 83500)

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