



PO Box 1650
Little Rock, AR 72203-1650

Voluntary/Group Term Life Portability Premium Calculation

An employee terminating employment may continue coverage up to the amount of the Voluntary/Group Term Life in effect at the time of termination. If an employee continues coverage, the employee's spouse may also continue coverage. Children may not continue coverage under the "portability" provision but may be eligible to convert coverage to a Whole Life policy.

Eligibility: To be eligible to continue coverage the applicant must be under age 70 or 65 if retired and may not be disabled. Portability is not available upon policy cancellation.

Application: Within 31 days of the date of termination from the group, the employer and employee should complete an "Application For Continuation of Group Life," form GRP-PORT-APP (5-09), and send it to US Able Life.

The first premium must accompany the application. You must submit the application and premium payment within 31 days from the date of termination from the group.

Premium: Premiums will be billed directly to the employee and may be billed annually, semi-annually or quarterly. Monthly billed or "bank withdrawal" is not available.

Unismoker Rates for Employees and Spouses Per \$ 10,000 Unit

Ages	Annual	Semi-Annual	Quarterly
Under 30	\$ 11.04	\$ 5.52	\$ 2.76
30 – 34	16.56	8.28	4.14
35-39	22.08	11.04	5.52
40-44	36.00	18.00	9.00
45-49	58.08	29.04	14.52
50-54	93.84	46.92	23.46
55-59	160.08	80.04	40.02
60-64	229.20	114.60	57.30
65-69	369.84	184.92	92.46

Important Note:

Coverage reduces 50% of the pre-age 65 amount at age 65 and terminates at age 70, or age 65 if portability was due to retirement.

Example

Employee age 45 and spouse age 43, neither are smokers, each wish to continue their coverage. The employee has \$50,000 and the spouse has \$20,000. They want to be billed semi-annually.

Employee	\$29.04 x 5 units =	\$145.20
Spouse	\$18.00 x 2 units =	<u>\$ 36.00</u>
Total semi-annual premium due		\$181.20

Premium Worksheet

	Table Rate	x Per \$10,000	Premium
Employee	_____	x _____	= _____
Spouse	_____	x _____	= _____

For assistance or questions, please contact Customer Service at 800-370-5856. Application forms are available at: www.usablelife.com.