

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 group life insurance certificate 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.

Last Birthday	Table Rate Per Thousand	Last Birthday	Table Rate Per Thousand	(√)	Mode Desired	Premium Factor	Modal Policy Fee
20.....	6.51	60.....	47.79	<input type="checkbox"/>	Annual.....	1.000	\$17.00
21.....	6.86	61.....	50.70	<input type="checkbox"/>	Semi-Annual.....	.520	\$9.00
22.....	7.09	62.....	53.72	<input type="checkbox"/>	Quarterly.....	.265	\$5.00
23.....	7.42	63.....	56.86	<input type="checkbox"/>	EFT Monthly.....	.08583	\$0.00
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						

(Sign below & attach voided check)

Enclose the Modal Premium amount with your application.

For clarification, contact  
**DEARBORN NATIONAL**  
 Attn: Department 6006  
 1020 31st Street  
 Downers Grove, IL 60515-5591  
 (866) 628-2606

EFT Authorization: Check one:

Checking  Savings

Account #

I hereby authorize and request Dearborn National 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 Dearborn National 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	X	# of Thousands To Be Converted	X	Premium Factor	+	Modal Policy Fee	=	Modal Premium
20.79	X	10.000	X	0.265	+	5.00	=	60.10

**Your Calculations:**

Table Rate	X	# of Thousands To Be Converted	X	Premium Factor	+	Modal Policy Fee	=	Modal Premium
								\$