



## Sun Life Guide to Estimating Life Insurance Conversion Premiums

The following tables display the Life Conversion annual rates (by thousand) by age. To calculate your premium, locate your age, or the age closest to yours, and find the corresponding rate.

Your actual cost will depend on your issue age. The issue age is the person's age as of the birthday nearest the effective date of the individual policy. If your birthday is 6 months or more before the effective date, use your current age. If your next birthday is less than 6 months from the effective date, use the age you will be on that birthday.

Issue Age	Rate (per \$1,000)
Less than 1	6.14
1	6.25
2	6.37
3	6.37
4	6.48
5	6.60
6	6.72
7	6.96
8	7.07
9	7.31
10	7.42
11	7.66
12	7.89
13	8.01
14	8.25
15	8.49
16	8.61
17	8.85

Issue Age	Rate (per \$1,000)
18	8.97
19	9.21
20	9.44
21	9.67
22	9.83
23	10.14
24	10.37
25	10.72
26	11.07
27	11.42
28	11.77
29	12.12
30	12.58
31	13.05
32	13.52
33	14.11
34	14.69
35	15.39

Issue Age	Rate (per \$1,000)
36	15.98
37	16.68
38	17.51
39	18.21
40	19.03
41	19.97
42	20.90
43	21.72
44	22.89
45	23.94
46	25.68
47	26.88
48	28.20
49	29.52
50	30.96
51	32.52
52	34.20
53	35.88

Issue Age	Rate (per \$1,000)
54	37.68
55	39.60
56	41.64
57	43.80
58	46.20
59	48.60
60	51.24
61	55.40
62	59.79
63	64.42
64	69.31
65	74.47
66	79.91
67	85.65
68	91.71
69	98.11
70	104.87