

## Conversion Rates

*(These rates may change without prior notice to you)*

Conversion rates per \$1,000 per year		Conversion rates per \$1,000 per year		Conversion rates per \$1,000 per year	
<u>Issue Age</u>	<u>Rate</u>	<u>Issue Age</u>	<u>Rate</u>	<u>Issue Age</u>	<u>Rate</u>
15	\$20.00	48	\$44.85	81	\$351.11
16	\$21.25	49	\$46.75	82	\$377.34
17	\$21.67	50	\$49.08	83	\$405.32
18	\$21.87	51	\$51.74	84	\$435.22
19	\$22.20	52	\$54.50	85	\$466.82
20	\$22.30	53	\$57.75	86	\$499.98
21	\$22.35	54	\$61.56	87	\$534.31
22	\$22.48	55	\$65.09	88	\$569.45
23	\$22.57	56	\$69.00	89	\$608.70
24	\$22.63	57	\$73.29	90	\$644.27
25	\$22.70	58	\$77.97	91	\$680.55
26	\$22.79	59	\$82.14	92	\$715.39
27	\$22.89	60	\$87.60	93	\$750.11
28	\$23.17	61	\$93.53	94	\$781.68
29	\$23.23	62	\$99.94	95	\$810.35
30	\$23.75	63	\$106.22	96	\$829.35
31	\$24.50	64	\$113.23	97	\$829.35
32	\$24.55	65	\$121.68	98	\$829.35
33	\$25.25	66	\$130.19	99	\$829.35
34	\$25.81	67	\$139.50	100	\$829.35
35	\$26.50	68	\$149.68		
36	\$27.25	69	\$156.00		
37	\$28.00	70	\$156.06		
38	\$28.86	71	\$167.08		
39	\$30.00	72	\$179.28		
40	\$31.52	73	\$192.12		
41	\$32.25	74	\$206.37		
42	\$33.75	75	\$222.60		
43	\$35.32	76	\$240.06		
44	\$36.75	77	\$258.80		
45	\$38.50	78	\$279.82		
46	\$40.50	79	\$302.24		
47	\$42.25	80	\$325.90		

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Customer Service is available Monday through Friday from 8am to 6pm (Eastern).  
Call **800-644-1103** if you need assistance.