



# Application for Conversion of Group Term Life & Accidental Death Insurance

Aetna Life Insurance Company, Des Moines, IA 50306-3418

I hereby apply for a policy of insurance upon my life in accordance with the provisions of Group Policy Number 0727621

insuring my life as an employee of Maine Public Employees Retirement System

1. Proposed Insured (Print Name - First, Initial, Last)*		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MM/DD/YYYY)	Telephone Number
2. Residence (Number, Street, City, County, State, ZIP Code)			Social Security Number [ ][ ][ ] [ ][ ][ ] [ ][ ][ ][ ][ ]	
3. Occupation when employment terminated. Full Details.				
4. a. Plan Preliminary Term Requested* <input type="checkbox"/> Yes, Number of Months _____ *For NY/WV Residents Only (maximum number of months is 12)		b. Amount of Insurance (Must not exceed amount of term insurance in effect less any previously paid Accelerated Death Benefit, when employment terminated.) Basic and/or Supp Life \$ _____ AD&D/ADPL \$ _____		
c. Premium Payable <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> ACP/Monthly* *Complete Deduction form.		d. Make Automatic Premium Loan Provision operative, if available. <input type="checkbox"/> Yes <input type="checkbox"/> No		
5. Premium Notices to be sent <input type="checkbox"/> Insured at Residence <input type="checkbox"/> Other _____				
6. a. Beneficiary (NAME AND RELATIONSHIP TO PROPOSED INSURED) Primary _____ Beneficiary (NAME AND RELATIONSHIP TO PROPOSED INSURED) Contingent _____ Unless otherwise requested herein, payment is to be made to primary beneficiaries who survive the Insured, equally, or if none survives, to contingent beneficiaries who survive, equally, or if none survives, to Insured's estate.				
b. Policy Owner (Unless otherwise requested, Proposed Insured is to be Policy Owner.)				
7. Additional Information (Refer to specific question number.)				
IT IS MUTUALLY AGREED THAT: (1) the statements and answers made herein are complete and true to the best of my knowledge and belief; (2) issuance of the policy applied for shall be exchanged for all privileges and benefits with respect to the full amount of term insurance (minus any age or retirement reduction rule or Accelerated Death Benefit) on my life under the Group Policy; (3) I understand that the converted policy may have different terms and conditions than the Group Policy; (4) no person other than an officer of Aetna can make, modify, or discharge a contract or waive any of Aetna's rights or requirements.				
Signed at _____ on _____ (City, State) (Month-Day-Year)				
X _____ Signature of Proposed Insured*		X _____ (Signature of Applicant (if other than Proposed Insured)*)		
*See page one for information regarding signatures and where to send your application.				
* If you are applying for coverage for your spouse and/or child in addition to yourself, make a copy of this application for that person.				

### Misrepresentation

**Attention New York Residents, the following statement applies only to your AD&D and Disability coverage:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation

**Attention West Virginia Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

### HOME OFFICE USE ONLY

RECEIVED	INDIVIDUAL POLICY TO BE DATED	
Name	Group Control Number	SCD
Regular Group Life	Control/Suffix	Claim/Account
Pooled Group Life	Control/Suffix	Claim/Account
Regular Group AD&D/ADPL	Control/Suffix	Claim/Account

## PREMIUM RATES FOR THE NONPARTICIPATING WHOLE LIFE 100 PLAN

**Description:** Premium rates for your Life Insurance coverage are based upon your age (nearest birthday) when the policy takes effect and do not change thereafter. Premium rates for the optional Accident coverage do not vary by age. The premium rate for the Accident coverage is a fixed rate of: \$0.05 for each \$1,000 of coverage. **This coverage must be elected.**

The rates included in the tables below were appropriate for the plans at the time they were prepared. The rates are subject to change without notice. If you have any questions, want to confirm that the rates shown are the current rates or would like to know the rates for age 81 and up, call: **1-800-882-8395.**

If your Life Insurance coverage under this policy will be at least \$10,000, Tables 1 & 3 are used.

If your Life Insurance coverage under this policy will be less than \$10,000, Tables 1, 2, & 3 are used.

**TABLE 1 — BASIC PREMIUM RATES FOR EACH \$1,000 OF LIFE INSURANCE**

Age As of Your Nearest Birthday	Annual	Semi-Annual	Quarterly	ACPI/ Monthly	Age As of Your Nearest Birthday	Annual	Semi- Annual	Quarterly	ACPI/ Monthly
0-1	5.12	2.64	1.34	0.44	41	20.68	10.65	5.43	1.76
2	5.04	2.60	1.32	0.43	42	21.66	11.15	5.69	1.84
3	5.23	2.69	1.37	0.44	43	22.69	11.69	5.96	1.93
4	5.43	2.80	1.43	0.46	44	23.77	12.24	6.24	2.02
5	5.64	2.90	1.48	0.48	45	24.89	12.82	6.53	2.12
6	5.85	3.01	1.54	0.50	46	26.06	13.42	6.84	2.22
7	6.07	3.13	1.59	0.52	47	27.29	14.05	7.16	2.32
8	6.30	3.24	1.65	0.54	48	28.57	14.71	7.50	2.43
9	6.54	3.37	1.72	0.56	49	29.91	15.40	7.85	2.54
10	6.80	3.50	1.79	0.58	50	31.31	16.12	8.22	2.66
11	7.07	3.64	1.86	0.60	51	32.80	16.89	8.61	2.79
12	7.34	3.78	1.93	0.62	52	34.36	17.70	9.02	2.92
13	7.61	3.92	2.00	0.65	53	36.00	18.54	9.45	3.06
14	7.88	4.06	2.07	0.67	54	37.74	19.44	9.91	3.21
15	8.16	4.20	2.14	0.69	55	39.59	20.39	10.39	3.37
16	8.45	4.35	2.22	0.72	56	41.54	21.39	10.90	3.53
17	8.75	4.51	2.30	0.74	57	43.61	22.46	11.45	3.71
18	9.04	4.66	2.37	0.77	58	45.81	23.59	12.03	3.89
19	9.34	4.81	2.45	0.79	59	48.13	24.79	12.63	4.09
20	9.64	4.96	2.53	0.82	60	50.59	26.05	13.28	4.30
21	10.01	5.16	2.63	0.85	61	53.18	27.39	13.96	4.52
22	10.33	5.32	2.71	0.88	62	55.94	28.81	14.68	4.75
23	10.66	5.49	2.80	0.91	63	58.88	30.32	15.46	5.00
24	11.02	5.68	2.89	0.94	64	61.98	31.92	16.27	5.27
25	11.40	5.87	2.99	0.97	65	65.29	33.62	17.14	5.55
26	11.79	6.07	3.09	1.00	66	68.80	35.43	18.06	5.85
27	12.19	6.28	3.20	1.04	67	72.53	37.35	19.04	6.17
28	12.60	6.49	3.31	1.07	68	76.47	39.38	20.07	6.50
29	13.02	6.71	3.42	1.11	69	80.62	41.52	21.16	6.85
30	13.46	6.93	3.53	1.14	70	85.01	43.78	22.32	7.23
31	13.90	7.16	3.65	1.18	71	89.63	46.16	23.53	7.62
32	14.37	7.40	3.77	1.22	72	94.46	48.65	24.80	8.03
33	14.87	7.66	3.90	1.26	73	99.65	51.32	26.16	8.47
34	15.40	7.93	4.04	1.31	74	105.21	54.18	27.62	8.94
35	15.99	8.23	4.20	1.36	75	111.07	57.20	29.16	9.44
36	16.62	8.56	4.36	1.41	76	117.58	60.55	30.86	9.99
37	17.31	8.91	4.54	1.47	77	124.49	64.11	32.68	10.58
38	18.07	9.31	4.74	1.54	78	131.88	67.92	34.62	11.21
39	18.88	9.72	4.96	1.60	79	139.76	71.98	36.69	11.88
40	19.75	10.17	5.18	1.68	80	148.09	76.27	38.87	12.59

TABLE 2 — Annual Premium Surcharge		TABLE 3 — Policy Fee	
If the amount of your Life Insurance coverage under this Policy will be less than \$10,000: The annual rates shown in Table 1 are added to the surcharge shown below:			
If your Policy will be:	Annual Premium Surcharge	Annual	\$ 15.00
\$9,000 - 9,999	\$ 1.00	Semi-Annual	8.00
8,000 - 8,999	2.00	Quarterly	4.50
7,000 - 7,999	3.00	ACP/Monthly	2.00
6,000 - 6,999	4.00		
Less than \$6,000	5.00		

NOTE: To determine your premium, see page entitled "HOW TO CALCULATE YOUR PREMIUM."

Unisex Rates for Preliminary Term Insurance (NY and WV)									
Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium
20	\$0.19	36	\$0.23	52	\$0.69	68	\$2.75	84	\$14.01
21	\$0.19	37	\$0.24	53	\$0.74	69	\$2.95	85	\$15.41
22	\$0.19	38	\$0.25	54	\$0.80	70	\$3.15	86	\$16.95
23	\$0.19	39	\$0.26	55	\$0.87	71	\$3.58	87	\$18.64
24	\$0.19	40	\$0.28	56	\$0.94	72	\$4.22	88	\$20.51
25	\$0.19	41	\$0.29	57	\$1.03	73	\$4.73	89	\$22.56
26	\$0.19	42	\$0.31	58	\$1.12	74	\$5.30	90	\$24.81
27	\$0.20	43	\$0.34	59	\$1.23	75	\$5.94	91	\$27.29
28	\$0.20	44	\$0.36	60	\$1.34	76	\$6.53	92	\$30.02
29	\$0.20	45	\$0.39	61	\$1.48	77	\$7.19	93	\$33.03
30	\$0.20	46	\$0.42	62	\$1.63	78	\$7.91	94	\$36.33
31	\$0.20	47	\$0.46	63	\$1.80	79	\$8.70	95	\$39.96
32	\$0.21	48	\$0.50	64	\$1.99	80	\$9.57	96	\$43.96
33	\$0.21	49	\$0.54	65	\$2.18	81	\$10.52	97	\$48.35
34	\$0.21	50	\$0.59	66	\$2.37	82	\$11.58	98	\$53.19
35	\$0.22	51	\$0.64	67	\$2.56	83	\$12.73	99	\$58.51

The above premiums per \$1000 are monthly premiums. A monthly policy fee of \$2.50 must be added to the monthly premium. This feature is available for a maximum of 12 months. (Please indicate the number of months requested on the application). \*\*These Rates are for "Age as of Your Nearest Birthday."

### HOW TO CALCULATE YOUR PREMIUM FOR THE NONPARTICIPATING WHOLE LIFE 100 PLAN

IF YOUR LIFE INSURANCE COVERAGE UNDER THIS POLICY WILL BE AT LEAST \$10,000

All of the following premium modes (premium frequencies) are available to you if your policy will be at least \$10,000. Use Annual if you wish to pay your premiums annually, Semi-Annual if you wish to pay semi-annually, Quarterly if you wish to pay quarterly, or ACP/Monthly if you wish to pay monthly by Aetna's Automatic Check Plan.

TO CALCULATE your cost estimate use the appropriate age, policy amount, and selected premium mode.

EXAMPLE OUTLINED BELOW: AGE 40 - \$20,000 Policy - Annual Premium payments.

	EXAMPLE	OUR COST ESTIMATE
1. Enter the amount of Life Insurance requested:	\$20,000	_____
2. Enter the amount of AD&D Insurance coverage requested:	\$20,000	_____
3. Amount of insurance requested in #1 divided by 1,000 equals:	20	_____
4. Amount of insurance requested in #2 divided by 1,000 equals:	20	_____
5. From Table 1, enter premium rate which corresponds with your age and selected premium mode:	19.75	_____
6. Multiply #3 x #5:	395.00	_____
7. Premium rates for <u>optional</u> Accident coverage are fixed at a rate of \$0.05	.05	_____
8. Multiply #4 X #7 (round to the next higher penny if not already an even penny multiple of)	1.00	_____
9. Multiply #8 X 1 for monthly; X 3 for quarterly; X 6 for semi-annual and X 12 for annual	12.00	_____
10. From Table 3, enter appropriate policy fee based on the selected premium mode:	15.00	_____
11. Add #6, #9 + #10. This equals your periodic premium payment for the premium mode you selected:	\$422.00	_____

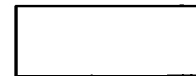
**IF YOUR LIFE INSURANCE COVERAGE UNDER THIS POLICY WILL BE LESS THAN \$10,000**

If you wish to pay your premiums Annually, omit steps #6 + #7. If you wish to pay your premiums Semi-Annually, Quarterly, or ACP/Monthly, include steps #6 + #7.

**TO CALCULATE your cost estimate** use the appropriate age and policy amount.

**EXAMPLE OUTLINED BELOW: AGE 40 - \$8,500 Policy - Semi-Annual Premium payments.**

	EXAMPLE \$8,500	OUR COST ESTIMATE
1. Enter the amount of Life insurance requested:	8,500	_____
2. Enter the amount of AD&D Insurance coverage requested	8,500	_____
3. Amount of insurance requested in #1 divided by 1,000 equals:	8.5	_____
4. Amount of insurance requested in #2 divided by 1,000 equals:	8.5	_____
5. From Table 1, enter Annual premium rate (regardless of premium mode selected) that corresponds with your age:	19.75	_____
6. From Table 2, enter Annual Premium Surcharge based on the amount of your policy:	2.00	_____
7. Add #5 + #6. <i>If you wish to pay your premiums Annually, omit steps #6 &amp; #7.</i>	21.75	_____
8. If your premium is to be paid Semi-Annually, enter .5150 If your premium is to be paid Quarterly, enter .2625 If your premium is to be paid ACP/Monthly, enter .085	.5150	_____
9. Multiply #7 x #8:	11.20	_____
10. Premium rates for Accident coverage are fixed at a rate of \$0.05	.05	_____
11. Multiply #4 X #10 (round to the next higher penny if not already an even penny multiple of)	.43	_____
12. Multiply #11 X 1 for monthly; X 3 for quarterly; X 6 for semi-annual and X 12 for annual	2.58	_____
13. Multiply #4 x (#5 for Annual Payments) or (#9 for any other payment mode):	95.20	_____
14. From Table 3, enter appropriate policy fee based on the selected premium mode:	8.00	_____
15. Add #12, #13 + #14. This equals your periodic premium payment for the mode selected	\$105.78	_____



If NOT received within 15 days, and If intended as a bank change, the policy will be placed on direct billing. If intended as a transfer, the policy will remain on the current billing frequency.

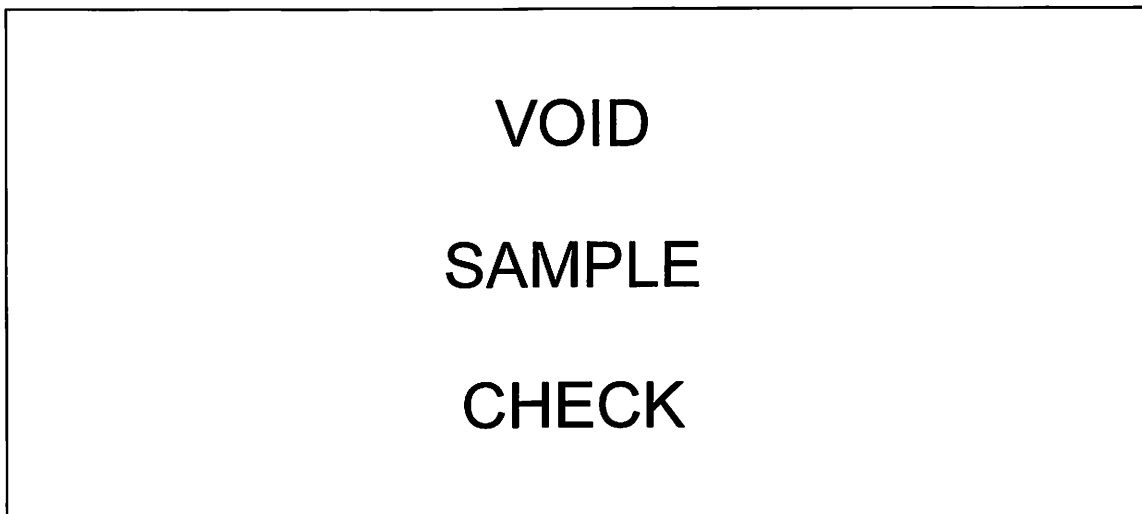
Life Policy Number(s)	Insured
Life Automatic Check Plan (ACP) Number/Agency	Depositor Address
Comments	<p><b>NEW ACCOUNTS ONLY</b></p> <p>We are able to offer these withdrawal dates. Please indicate your choice:</p> <p><input type="checkbox"/> 8<sup>TH</sup>   <input type="checkbox"/> 20<sup>TH</sup>   <input type="checkbox"/> 28<sup>TH</sup></p> <p>If no date is selected we will debit your account on the 8<sup>th</sup>.</p> <p><b>EXISTING ACCOUNTS</b> The withdrawal date will not change for additions or changes.</p>

I hereby authorize and request Aetna Life Insurance Company to initiate electronic fund transfer or check debits for premiums and other payments as indicated in the above comments section. This authority is to remain in effect until revoked by me in writing, or by Aetna Life Insurance Company if any debit is not paid upon presentation and until you actually receive such notice. I agree that you should be fully protected in honoring any such debit. The bank shall be under no obligation to furnish me with any special advice or notice in writing otherwise of such payment or charge to my account.

I understand this authorization in no way affects the terms of the policy. While premiums under the policy are being paid under this plan, such premiums will be paid on a monthly basis at the rate for such policy. In the event premiums under this plan are discontinued, premiums will be billed directly at the quarterly rate for the policy. However, if necessary, the insurer may change the premium method to direct monthly, semiannual or annual.

Authorized Signature	Date
Authorized Signature	Date

↓ Please Attach A "Void Sample" Of Your Check, Not A Deposit Slip.



PLEASE DO NOT DETACH. COPY WILL BE RETURNED UPON COMPLETION OF CHANGE.

**DID YOU REMEMBER TO  
ENCLOSE A VOID SAMPLE CHECK  
SIGN THE AUTHORIZATION FORM  
INCLUDE ALL POLICY NUMBER(S)**

**THE FIRST DEBIT ON YOUR NEW ACCOUNT WILL BE EFFECTIVE \_\_\_\_\_**



To: The Bank Named on the Reverse Side

In consideration of your participation in a plan under which debits originated by and payable to the order of Aetna Life Insurance Company agrees:

To indemnify and hold you harmless from any loss you may suffer resulting from or in connection with the execution of issuance of any check or other paper whether or not genuine, purporting to be drawn by or on behalf of Aetna Life Insurance Company and payable to it pursuant to an authorization signed by one of your depositors, and received by you in the regular course of business for the purpose of payment, including any costs or expenses reasonably incurred in connection with such loss;

In the event that any such check or other paper shall be dishonored, whether with or without cause, and whether intentionally or inadvertently, to indemnify you and hold you harmless from any loss resulting from such dishonor, including reasonable costs and expenses (even though dishonor results in a forfeiture of the insurance the payment of which is sought to be collected by Aetna Life Insurance Company by such check or other paper);

To defend, at its own costs and expenses, any action which might be brought against you by any person or persons whatsoever because of your actions taken pursuant to the foregoing request or in any manner arising by reason of your participation in this agreement.

**Aetna Life Insurance Company**