

For eligible TERMINATED/RETIRED employees
Hired prior to July 1, 2015



State Group Universal Life (GUL) Insurance, Accidental Death and Dismemberment (AD&D), and Dependent Term Life Insurance Continuation Options

PORTABILITY – If you leave or retire from a benefit eligible active position, you will be able to port (take with you) **50 percent** of your GUL coverage amount at a **group rate** and all Dependent Term Life coverage in effect as of your last day of employment. Securian Financial must be notified of the desire to continue coverage no later than **31 days** following your final date of employment. It is your responsibility to follow up with Securian Financial if you wish to continue coverage. **Premiums may be higher than those paid by active employees.**

GUL and AD&D Monthly Premium Rates Effective July 1, 2025

<u>Age</u>	<u>Rate/\$1,000</u>	<u>Age</u>	<u>Rate/\$1,000</u>
Under 30	\$0.054	87	\$6.201
30-34	\$0.065	88	\$6.649
35-39	\$0.087	89	\$7.141
40-44	\$0.109	90	\$7.667
45-49	\$0.166	91	\$8.282
50-54	\$0.289	92	\$8.966
55-59	\$0.457	93	\$9.783
60-64	\$0.714	94	\$10.734
65-69	\$1.252	95	\$12.234
70-74	\$2.227	96	\$14.697
75-79	\$3.447	97	\$18.927
80-84	\$5.284	98	\$26.124
85	\$5.395	99	\$28.061
86	\$5.776		

Dependent Term Life Insurance Monthly Premium Rates
Effective July 1, 2025

Dependent Coverage Options	Coverage Amount	Rate /Month
Spouse	\$10,000	\$3.45
Child(ren)	\$10,000	\$1.30
Spouse & Child(ren)	\$10,000 & \$10,000	\$4.75
Spouse	\$20,000	\$7.90
Child(ren)	\$20,000	\$2.60
Spouse & Child(ren)	\$20,000 & \$20,000	\$10.50
Spouse & Child(ren)	\$20,000 & \$10,000	\$9.20
Spouse & Child(ren)	\$10,000 & \$20,000	\$6.05

CONVERSION – You may convert the **remaining 50 percent** of your GUL coverage amount (based on attained age) into an individual policy, if applied for within **31 days** of employment termination or retirement from a benefit eligible position. Dependent Term Life can be converted to individual policies within **31 days** of eligibility expiration or upon the approval of premium waiver for the employee. **Converted rates are higher than ported rates.**

IMPORTANT: For further information regarding portability or conversion provisions, please contact Securian Financial directly at 1-877-215-1489 or by email at lifebenefits@securian.com.