

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



State Group Universal Life (GUL) Insurance, Dependent (Spouse/Child) Term Life Insurance and Accidental Death and Dismemberment (AD&D) 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, 2026

Age	Rate/\$1,000	Age	Rate/\$1,000
Under 30	\$0.053	87	\$5.965
30-34	\$0.063	88	\$6.396
35-39	\$0.084	89	\$6.870
40-44	\$0.106	90	\$7.376
45-49	\$0.160	91	\$7.967
50-54	\$0.250	92	\$8.625
55-59	\$0.440	93	\$9.411
60-64	\$0.680	94	\$10.326
65-69	\$1.205	95	\$11.769
70-74	\$2.060	96	\$14.139
75-79	\$3.316	97	\$18.208
80-84	\$5.083	98	\$23.130
85	\$5.190	99	\$23.130
86	\$5.557		

**Spouse Term Life Insurance and Accidental Death and
Dismemberment (AD&D) Insurance Monthly Premium Rates
Effective July 1, 2026**

Age	Rate/\$1,000
Under 30	\$0.104
30-34	\$0.136
35-39	\$0.150
40-44	\$0.164
45-49	\$0.237
50-54	\$0.352
55-59	\$0.642
60-64	\$0.973
65-69	\$1.854
70-74	\$2.975
75-79	\$4.824
80-84	\$7.827
85-89	\$12.695
90-94	\$20.552
95+	\$33.407

**Child Term Life Insurance and Accidental Death and
Dismemberment (AD&D) Monthly Premium Rates
Effective July 1, 2026**

Coverage Amount	Rate/Month
\$10,000	\$1.50
\$20,000	\$3.00

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.