CONVERTING YOUR STATE SPONSORED GROUP TERM LIFE INSURANCE TO AN INDIVIDUAL WHOLE LIFE INSURANCE PLAN

CONVERTING GROUP TERM LIFE INSURANCE TO INDIVIDUAL INSURANCE

Under the terms of your group life policy, some or all of your insurance coverage may be converted to permanent insurance. Please carefully read the provisions in your booklet/certificate which describe your conversion privilege, if any.

If you were insured for accidental death benefits (ADB) under the group plan, you may be eligible to add an accidental death benefit rider to the conversion policy. Subject to approval by Prudential, the amount of ADB is equal to the amount of life insurance coverage you are converting and may be included in policies issued at age 70 and under. The ADB is available for amounts between $25,000 and $500,000. Conversion Rates are shown in the Rates Tables under the heading "With ADB".

You should submit your application and first premium within the 31-day period specified in your booklet/certificate.

INSTRUCTIONS

ALL CONVERSION APPLICATIONS MUST BE ACCOMPANIED BY AN AMOUNT LARGE ENOUGH TO PAY THE ENTIRE FIRST PREMIUM.

How to Calculate Prudential Premiums
Premiums are payable annually, quarterly, or by pre-authorized monthly check draft (Prumatic). The mode of payment selected must produce a minimum premium of at least $15.00.

Use standard rates per $1,000 shown in this brochure. After determining the premium for the amount of insurance being converted, add the following policy constant to obtain the premium for the policy:

$85.00 for annual mode of payment,
$23.00 for quarterly mode of payment,
$ 8.00 for monthly (Prumatic) mode of payment.

This example illustrates a premium calculation for a $25,000 Prudential Guaranteed Life Insurance policy for someone who is 40 years old. The payment mode is quarterly.

1. The rate per $1,000 with ADB for a quarterly payment shown on page 6 is $4.18.

2. Multiply the amount of insurance being converted (i.e., the number of $1,000 units) by the rate per $1,000 and add the quarterly policy constant:

   25 x $4.18=$104.50 + $23.00=$127.50

When requesting information, please state your date of birth, your policy number (social security number) and the name of your employer through which your group insurance was obtained.

For an application and rate quote, please call the Group Life Insurance Branch at 502-564-4774 or 800-267-8352.

USE THE FOLLOWING RATE CHARTS TO CALCULATE YOUR PRUDENTIAL PREMIUMS.

Prudential Guaranteed Life
(For Policies $1-$24,999)
Standard rates per $1,000 - A policy constant must be added to the total premium.
Please refer to the section "HOW TO CALCULATE PRUDENTIAL PREMIUMS"

AGE LAST BIRTHDAY	ANNUAL	QUARTERLY	PRUMATIC
	Rate per thousand	Rate per thousand	Rate per thousand
15	2.66	0.70	0.24
16	2.83	0.75	0.25
17	3.00	0.80	0.27
18	3.19	0.85	0.28
19	3.39	0.90	0.30
20	3.59	0.95	0.32
21	3.81	1.01	0.34
22	4.04	1.07	0.36
23	4.27	1.13	0.38
24	4.54	1.20	0.40
25	4.81	1.27	0.43
26	5.07	1.34	0.45
27	5.34	1.42	0.48
28	5.63	1.49	0.50
29	5.93	1.57	0.53
30	6.26	1.66	0.56
31	6.62	1.75	0.59
32	6.99	1.85	0.62
33	7.38	1.96	0.66
34	7.80	2.07	0.69
35	8.24	2.18	0.73
36	8.75	2.32	0.78
37	9.30	2.46	0.83
38	9.87	2.62	0.88
39	10.48	2.78	0.93
40	11.13	2.95	0.99
41	11.81	3.13	1.05
42	12.53	3.32	1.12
43	13.29	3.52	1.18
44	14.09	3.73	1.25
45	14.94	3.96	1.33
46	15.77	4.18	1.40
47	16.65	4.41	1.48
48	17.57	4.66	1.56
49	18.55	4.92	1.65
50	19.57	5.19	1.74
51	20.71	5.49	1.84
52	21.93	5.81	1.95
53	23.23	6.16	2.07
54	24.63	6.53	2.19
55	26.10	6.92	2.32
56	27.71	7.34	2.47
57	29.50	7.82	2.63
58	31.45	8.33	2.80
59	33.62	8.91	2.99
60	36.00	9.54	3.20
61	38.47	10.19	3.42
62	41.17	10.91	3.66
63	44.17	11.71	3.93
64	47.45	12.57	4.22
65	50.45	13.37	4.49
66	53.98	14.30	4.80
67	57.96	15.36	5.16
68	62.51	16.57	5.56
69	67.84	17.98	6.04
70	72.62	19.24	6.46
71	78.11	20.70	6.95
72	84.23	22.32	7.50
73	91.13	24.15	8.11
74	99.04	26.25	8.81
75	108.29	28.70	9.64

*ADB is not available with face amounts of less than $25,000.
These rates are effective 12/18/01 and are subject to change at Prudential discretion.

Prudential Guaranteed Life
(For Policies $25,000-$99,999)
Standard rates per $1,000 - A policy constant must be added to the total premium.
Please refer to the section "HOW TO CALCULATE PRUDENTIAL PREMIUMS"

AGE LAST BIRTHDAY	ANNUAL		QUARTERLY		PRUMATIC	
	W/O ADB	With ADB	W/O ADB	With ADB	W/O ADB	With ADB
15	4.87	5.67	1.29	1.50	0.43	0.50
16	5.09	5.89	1.35	1.56	0.45	0.52
17	5.33	6.13	1.41	1.62	0.47	0.54
18	5.57	6.36	1.48	1.69	0.50	0.57
19	5.80	6.57	1.54	1.74	0.52	0.59
20	6.03	6.79	1.60	1.80	0.54	0.61
21	6.29	7.04	1.67	1.87	0.56	0.63
22	6.58	7.32	1.74	1.94	0.59	0.66
23	6.87	7.60	1.82	2.01	0.61	0.68
24	7.18	7.90	1.90	2.09	0.64	0.70
25	7.52	8.24	1.99	2.18	0.67	0.73
26	7.83	8.56	2.07	2.26	0.70	0.77
27	8.17	8.91	2.17	2.37	0.73	0.80
28	8.52	9.27	2.26	2.46	0.76	0.83
29	8.90	9.66	2.36	2.56	0.79	0.86
30	9.29	10.06	2.46	2.66	0.83	0.90
31	9.72	10.50	2.58	2.79	0.87	0.94
32	10.17	10.96	2.70	2.91	0.91	0.98
33	10.62	11.43	2.81	3.02	0.95	1.02
34	11.12	11.95	2.95	3.17	0.99	1.06
35	11.63	12.47	3.08	3.30	1.04	1.11
36	12.22	13.08	3.24	3.47	1.09	1.17
37	12.84	13.72	3.40	3.63	1.14	1.22
38	13.47	14.37	3.57	3.81	1.20	1.28
39	14.14	15.06	3.75	3.99	1.26	1.34
40	14.84	15.79	3.93	4.18	1.32	1.40
41	15.57	16.54	4.13	4.39	1.39	1.48
42	16.35	17.35	4.33	4.60	1.46	1.55
43	17.16	18.19	4.55	4.82	1.53	1.62
44	18.01	19.07	4.77	5.05	1.60	1.69
45	18.90	19.99	5.01	5.30	1.68	1.78
46	19.80	20.92	5.25	5.55	1.76	1.86
47	20.73	21.89	5.49	5.80	1.84	1.94
48	21.71	22.90	5.75	6.07	1.93	2.04
49	22.74	23.97	6.03	6.36	2.02	2.13
50	23.80	25.08	6.31	6.65	2.12	2.23
51	25.00	26.32	6.63	6.98	2.23	2.35
52	26.26	27.63	6.96	7.32	2.34	2.46
53	27.63	29.06	7.32	7.70	2.46	2.59
54	29.07	30.56	7.70	8.09	2.59	2.72
55	30.60	32.15	8.11	8.52	2.72	2.86
56	32.15	33.77	8.52	8.95	2.86	3.00
57	33.90	35.60	8.98	9.43	3.02	3.17
58	35.80	37.58	9.49	9.96	3.19	3.35
59	37.90	39.77	10.04	10.54	3.37	3.54
60	40.20	42.16	10.65	11.17	3.58	3.75
61	42.54	44.61	11.27	11.82	3.79	3.97
62	45.12	47.30	11.96	12.54	4.02	4.21
63	47.96	50.27	12.71	13.32	4.27	4.48
64	51.07	53.52	13.53	14.18	4.55	4.77
65	53.82	56.42	14.26	14.95	4.79	5.02
66	57.91	60.68	15.35	16.08	5.15	5.40
67	62.49	65.44	16.56	17.34	5.56	5.82
68	67.75	70.92	17.95	18.79	6.03	6.31
69	73.91	77.32	19.59	20.49	6.58	6.88
70	79.48	83.16	21.06	22.04	7.07	7.40
71	85.89	0.00	22.76	0.00	7.64	0.00
72	93.06	0.00	24.66	0.00	8.28	0.00
73	101.13	0.00	26.80	0.00	9.00	0.00
74	110.40	0.00	29.26	0.00	9.83	0.00
75	121.24	0.00	32.13	0.00	10.79	0.00

These rates are effective 12/18/01 and are subject to change at Prudential discretion.

Prudential Guaranteed Life
(For Policies $100,000 and up)
Standard rates per $1,000 - A policy constant must be added to the total premium.
Please refer to the section "HOW TO CALCULATE PRUDENTIAL PREMIUMS"

AGE LAST BIRTHDAY	ANNUAL		QUARTERLY		PRUMATIC	
	W/O ADB	With ADB	W/O ADB	With ADB	W/O ADB	With ADB
15	4.61	5.41	1.22	1.43	0.41	0.48
16	4.84	5.64	1.28	1.49	0.43	0.50
17	5.07	5.87	1.34	1.55	0.45	0.52
18	5.30	6.09	1.40	1.61	0.47	0.54
19	5.54	6.31	1.47	1.67	0.49	0.56
20	5.77	6.53	1.53	1.73	0.51	0.58
21	6.03	6.78	1.60	1.80	0.54	0.61
22	6.30	7.04	1.67	1.87	0.56	0.63
23	6.60	7.33	1.75	1.94	0.59	0.66
24	6.91	7.63	1.83	2.02	0.61	0.67
25	7.25	7.97	1.92	2.11	0.65	0.71
26	7.53	8.26	2.00	2.19	0.67	0.74
27	7.84	8.58	2.08	2.28	0.70	0.77
28	8.16	8.91	2.16	2.36	0.73	0.80
29	8.50	9.26	2.25	2.45	0.76	0.83
30	8.85	9.62	2.35	2.55	0.79	0.86
31	9.25	10.03	2.45	2.66	0.82	0.89
32	9.64	10.43	2.55	2.76	0.86	0.93
33	10.05	10.86	2.66	2.87	0.89	0.96
34	10.49	11.32	2.78	3.00	0.93	1.00
35	10.96	11.80	2.90	3.12	0.98	1.05
36	11.51	12.37	3.05	3.28	1.02	1.10
37	12.07	12.95	3.20	3.43	1.07	1.15
38	12.66	13.56	3.35	3.59	1.13	1.21
39	13.28	14.20	3.52	3.76	1.18	1.26
40	13.93	14.88	3.69	3.94	1.24	1.32
41	14.60	15.57	3.87	4.13	1.30	1.39
42	15.33	16.33	4.06	4.33	1.36	1.45
43	16.07	17.10	4.26	4.53	1.43	1.52
44	16.85	17.91	4.47	4.75	1.50	1.59
45	17.67	18.76	4.68	4.97	1.57	1.67
46	18.50	19.62	4.90	5.20	1.65	1.75
47	19.38	20.54	5.14	5.45	1.72	1.82
48	20.29	21.48	5.38	5.70	1.81	1.92
49	21.25	22.48	5.63	5.96	1.89	2.00
50	22.23	23.51	5.89	6.23	1.98	2.09
51	23.36	24.68	6.19	6.54	2.08	2.20
52	24.54	25.91	6.50	6.86	2.18	2.30
53	25.81	27.24	6.84	7.22	2.30	2.43
54	27.16	28.65	7.20	7.59	2.42	2.55
55	28.58	30.13	7.57	7.98	2.54	2.68
56	29.96	31.58	7.94	8.37	2.67	2.81
57	31.51	33.21	8.35	8.80	2.80	2.95
58	33.20	34.98	8.80	9.27	2.95	3.11
59	35.07	36.94	9.29	9.79	3.12	3.29
60	37.09	39.05	9.83	10.35	3.30	3.47
61	39.17	41.24	10.38	10.93	3.49	3.67
62	41.43	43.61	10.98	11.56	3.69	3.88
63	43.94	46.25	11.64	12.25	3.91	4.12
64	46.68	49.13	12.37	13.02	4.15	4.37
65	49.09	51.69	13.01	13.70	4.37	4.60
66	52.79	55.56	13.99	14.72	4.70	4.95
67	56.95	59.90	15.09	15.87	5.07	5.33
68	61.71	64.88	16.35	17.19	5.49	5.77
69	67.29	70.70	17.83	18.73	5.99	6.29
70	72.33	76.01	19.17	20.15	6.44	6.77
71	78.15	0.00	20.71	0.00	6.96	0.00
72	84.64	0.00	22.43	0.00	7.53	0.00
73	91.98	0.00	24.37	0.00	8.19	0.00
74	100.40	0.00	26.61	0.00	8.94	0.00
75	110.25	0.00	29.22	0.00	9.81	0.00

These rates are effective 12/18/01 and are subject to change at Prudential discretion.