

Conversion Chart

\$100,000 Death Benefit

Age	Term Premium	Whole Life Premium
30	\$200	\$1,000
35	\$300	\$1,200

Client purchased a term policy at age 30 for \$200.

Client is now age 35 and has two choices. (1) Renew the policy at age 35 rate of \$300 or convert to Whole Life at attained age rate of \$1200.

Attained age is the age you are now. Issue age is the age at issue.