



The Standard™
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Conversion/Portability Guidelines

There are two possible options for coverage continuation should your life insurance coverage with your employer end. The following will give an overview of each option. If you should have any questions regarding either option, please call The Standard at 800-378-4668 x6785.

Conversion

If your coverage should end for any reason, you have the right to convert both the employer-paid, and employee-paid portion of your life insurance.

You must elect to convert your coverage within 31 days of termination.

There is no evidence of insurability required.

The policy converts to a whole life policy, and becomes an individual policy that has the potential to build cash value.

To obtain rate information, call the number above.

Portability

If your coverage should end because your employment with your Employer terminates, you also have the option to buy portable group insurance coverage, subject to the conditions listed below. Both the employer-paid and employee-paid portion of your life insurance is portable.

You must elect portability within 31 days of termination.

There is no evidence of insurability required.

On the date your employment ends, you 1. must be capable of active work, 2. under the age of 65, and 3. have been continuously insured under the Group Policy for at least 12 consecutive months. In computing the 12 consecutive months, we will include time insured under the prior plan.

The policy is **not** an individual policy and builds no cash value; it is a continuation of the group term life policy.

To obtain rate information, please refer to the claim form.

This information is a general overview of your coverage continuation options. For detailed information, including limitations, please refer to your Group Life Insurance Certificate, or call the number listed above.