



CONVERSION PREMIUM CALCULATOR

How Much Does The Coverage Cost?

The premium you pay for the coverage will depend on your age and covered monthly earnings* as of the date your premiums are due. You may request to pay your premium on an annual (once each year), semi-annual (twice each year), or quarterly (four times each year) basis.

The quarterly premium rates for the coverage are as follows:

AGE	QUARTERLY RATE (per \$100 of covered monthly earnings)
Less than 25	\$1.02
25 – 29	\$1.50
30 – 34	\$2.04
35 – 39	\$2.70
40 – 44	\$4.11
45 – 49	\$7.62
50 – 54	\$12.87
55 - 59	\$17.40
60 +	\$18.93

**Please contact
Custom Disability Solutions
at 1-877-448-1999
if you have any questions**

*Subject to a maximum covered monthly earnings amount of \$5,833.33.

There is also an additional one-time initial application fee of \$10 that is due along with the first premium payment.

How Do I Figure Out My Premium Payment?

To figure out your actual quarterly premium amount, please complete this calculation worksheet.

Step 1. Enter your current age range ⇨

Step 2. Enter your basic monthly earnings (use the amount shown in item 8 on your conversion application ⇨

Step 3. Choose a premium payment option ⇨

Calculate

This is your conversion premium ⇨

The \$10 application fee is added to the conversion premium figured above to determine the amount you will send to CDS with your application.

**Pay CDS this
⇨ amount with
your application**

There is a thirty-one (31) day grace period beginning on the premium due date

PRINT

Please contact Custom Disability Solutions at 1-877-448-1999 if you have any questions regarding the LTD Conversion Plan provided by Reliance Standard Life Insurance Company.