(Date of Notice)

(Employee)

(Address)

(City, State, Zip Code)

Re: Group Life Insurance Conversion Rights

 Termination Date of Employment: [Date]

 Life Insurance Plan End Date: [Date]

Dear (Name of Employee):

You are receiving this letter to inform you of your Conversion Rights for the Life Insurance coverage you were provided as an employee of the Commonwealth of Kentucky.

The life insurance policy you had can be continued after your employment has terminated provided required premiums are current. The conversion applies to the free basic coverage and any optional Life Insurance policies you may have had with the Commonwealth. No evidence of insurability will be required to convert your life insurance coverage to an individual whole life policy.

**You must request to convert your coverage within 31 days from the termination of your insurance.** The policy with the Commonwealth provided you with a term life insurance policy at group rates. The conversion policy rates are often higher than group rates because the conversion rates are based on your age at the time employment ends.

If you are interested in converting your life insurance coverage to an individual whole life policy with the carrier, you may contact Nationwide at 866-356-2004 for a policy rate; reference group #NP01002.

Sincerely,

(Your Name)

(Title)