

2021 Premiums for Females

► Help give your loved ones the protection they need

Member Coverage	<ul style="list-style-type: none"> • Exclusive, low ADA member premiums • Up to \$3,000,000 in death benefit
Spouse Coverage	<ul style="list-style-type: none"> • Same low rates as member coverage • Coverage available up to \$1,000,000*
Dependent Coverage	<ul style="list-style-type: none"> • One flat premium provides coverage for all your eligible dependent children • \$15,000 of coverage for children ages 15 days–21 (to age 27 if full-time student)
Choices of Coverages	<ul style="list-style-type: none"> • 10 years of guaranteed rates⁴ • 20 years of guaranteed rates⁵ • May roll coverage into annually renewable Term Life Insurance before the end of the term²

*Cannot exceed member coverage amount.

¹Premiums are fixed based on the selected duration of 10 or 20 years, are effective as of 1/1/21 with a semi-annual billing frequency. Must maintain ADA membership throughout selected Term.

²After ages 59 for 20-year term and 64 for 10-year term, coverage amounts can no longer be increased. Participant may roll coverage into annually renewable Term Life before the end of the term, which is renewable up to the age of 81.

³Preferred rates are available to the healthiest individuals who have low-risk health and lifestyle characteristics. Your eligibility will be determined through medical underwriting. You must be a non-smoker and have normal blood pressure (without medication) and normal cholesterol, plus meet all other health-related underwriting criteria. You must also have low-risk lifestyle characteristics that include non-hazardous avocations and travel, and a good driving record.

⁴Eligible to apply for coverage up to age 65.

⁵Eligible to apply for coverage up to age 60.

Effective June 1, 2019, certain insurance company members of the Protective Life group assumed administrative responsibilities for the ADA Members Insurance Plans issued by Great-West Financial®.

This material is not a contract. Benefits are provided through a group policy (No. 104LTLP Level Term Life) filed in the State of Illinois in accordance with and governed by Illinois law, issued to the American Dental Association by Great-West Financial®. The ADA is entitled to receive royalties from the group policies issued to the ADA by Great-West Financial. Coverage is available to eligible ADA members in all fifty states and US territories under the aforementioned group policy. Each Plan participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. Great-West Financial® is a marketing name of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates. GWL&A is not licensed in New York, but eligible members residing in New York may apply for coverage under the aforementioned group policy. ©2020 Great-West Life & Annuity Insurance Company. All Rights Reserved. RO1395113-1120

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ADA LEVEL TERM LIFE INSURANCE PLAN				
Semi-Annual Premiums per \$100,000 of Coverage ¹ for Females				
Insured Member's Issue Age ²	10-YEAR TERM		20-YEAR TERM	
	Preferred ³ Semi-Annual Rates	Standard Semi-Annual Rates	Preferred ³ Semi-Annual Rates	Standard Semi-Annual Rates
20	\$10.82	\$17.01	\$18.56	\$25.77
21	\$10.82	\$17.01	\$18.56	\$25.77
22	\$10.82	\$17.01	\$18.56	\$25.77
23	\$10.82	\$17.01	\$18.56	\$25.77
24	\$10.82	\$17.01	\$18.56	\$25.77
25	\$10.82	\$17.01	\$18.56	\$25.77
26	\$10.82	\$17.01	\$18.56	\$26.80
27	\$10.82	\$17.53	\$18.56	\$27.83
28	\$10.82	\$17.53	\$18.56	\$28.87
29	\$10.82	\$18.04	\$18.56	\$29.90
30	\$10.82	\$18.04	\$18.56	\$30.93
31	\$10.82	\$18.04	\$19.07	\$31.96
32	\$10.82	\$18.04	\$19.59	\$32.99
33	\$10.82	\$18.04	\$20.10	\$34.02
34	\$10.82	\$18.56	\$21.13	\$35.05
35	\$10.82	\$18.56	\$22.16	\$36.08
36	\$11.34	\$19.07	\$23.71	\$37.63
37	\$12.37	\$19.59	\$25.26	\$39.69
38	\$13.40	\$20.62	\$27.32	\$42.78
39	\$14.43	\$22.16	\$28.87	\$46.91
40	\$15.98	\$23.71	\$30.93	\$50.52
41	\$17.53	\$26.80	\$32.99	\$54.12
42	\$19.59	\$29.90	\$35.57	\$58.25
43	\$21.65	\$33.51	\$38.66	\$63.40
44	\$24.23	\$37.63	\$42.78	\$69.07
45	\$27.32	\$41.75	\$47.94	\$75.77
46	\$29.90	\$46.91	\$53.09	\$84.02
47	\$32.99	\$51.55	\$58.76	\$93.30
48	\$36.08	\$56.19	\$65.46	\$103.61
49	\$39.18	\$60.82	\$72.16	\$115.46
50	\$42.78	\$66.49	\$79.90	\$127.32
51	\$47.42	\$71.65	\$87.63	\$140.21
52	\$51.55	\$77.32	\$96.39	\$153.61
53	\$56.19	\$84.02	\$105.67	\$168.56
54	\$61.34	\$90.72	\$115.98	\$184.02
55	\$68.04	\$98.45	\$127.32	\$202.06
56	\$73.20	\$107.22	\$140.21	\$222.16
57	\$78.35	\$118.04	\$154.12	\$243.81
58	\$85.05	\$129.90	\$169.07	\$268.04
59	\$91.24	\$142.78	\$186.60	\$294.85
60	\$97.94	\$156.70	\$204.64	\$323.71
61	\$108.76	\$170.62	—	—
62	\$121.65	\$184.54	—	—
63	\$136.60	\$200.52	—	—
64	\$152.06	\$218.56	—	—

Just \$29.46 semi-annually provides \$15,000 of ADA Level Term Life coverage for all of your eligible dependent children.