

2019 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 6 months–21 (through age 23 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 1/1/19 with a semi-annual billing frequency. Must maintain ADA membership throughout selected Term. If the applicant does not qualify for Standard or Preferred rates, it may be possible to qualify for one of the two additional substandard rate classes.

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.

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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 \$12.36 semi-annually provides \$15,000 of ADA Level Term Life coverage for all of your eligible dependent children.