**ADA TERM LIFE**

**2020 Premiums for Females**

- **Protect yourself and your family**
  - Exclusive, low ADA member premiums
  - Up to $3,000,000 in death benefit
  - Same low rates as member coverage
  - Coverage available up to $1,000,000*

- **Dependent Coverage**
  - One flat premium provides coverage for all your eligible dependent children
  - $15,000 of coverage for children ages 6 months–21 (to age 27 if full-time student)

*Cannot exceed member coverage amount.

- **The more ADA Term Life coverage you buy, the higher the volume discount you’ll receive**

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>2020 Volume Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500,000 – $999,999</td>
<td>5%</td>
</tr>
<tr>
<td>$1,000,000 – $1,499,999</td>
<td>7%</td>
</tr>
<tr>
<td>$1,500,000 or more</td>
<td>9%</td>
</tr>
</tbody>
</table>

1Premiums increase annually based on age, are effective as of 1/1/20 with a semi-annual billing frequency and include a 46% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically. Premiums are based on Attained Age, which is each participant’s actual age beginning on the first day of the month following his or her birthday. If Attained Age changes during a billing period, rates are proportionately blended. Waiver of Premium Option allows all coverage to continue without premium payment if the insured Member is totally disabled prior to age 60.

2Preferred 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 may also have low-risk lifestyle characteristics that include non-hazardous avocations and travel, and a good driving record. If you qualify, Preferred rates will apply for a minimum of 10 years. If you do not qualify for Preferred rates, your coverage will automatically continue at the next rate applicable to the Standard risk class.

3Accidental Death option doubles the insured person’s death benefit, up to a maximum limit of $1,000,000, if death is accidental as defined by the policy.

4Beginning at age 65, coverage amounts can no longer be increased, but coverage is renewable until age 81 subject to the terms of the policy. The accidental death option benefit reduces by 50% beginning at age 66.

Effective June 1, 2019, Protective Life Insurance Company (for policies issued outside New York) and Protective Life and Annuity Insurance Company (for policies issued in New York) 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. 104TLP 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 (GWL&A) and 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. ©2019 Great-West Life & Annuity Insurance Company. All Rights Reserved. RO946407-1019

ADA® is a registered trademark of the American Dental Association and Great-West Financial® is a registered trademark of GWL&A.

Just $15.91 semi-annually provides $15,000 of ADA Term Life coverage for all of your eligible dependent children.

Visit insurance.ada.org to apply online or call 866.607.5338