

2019 Premiums for Females

► Protect yourself and your family

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)

*Cannot exceed member coverage amount.

► The more ADA Term Life coverage you buy, the higher the volume discount you'll receive

Coverage Amount	2019 Volume Discount
\$500,000 – \$999,999	5%
\$1,000,000 – \$1,499,999	7%
\$1,500,000 or more	9%

¹Premiums increase annually based on age, are effective as of 1/1/19 with a semi-annual billing frequency and include a 48% 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 must 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. At any time on or after your 10th anniversary, you may be asked to requalify for another 10 years by providing proof of good health satisfactory to the company. If you choose not to requalify or if your application to requalify is not approved, your coverage will automatically continue at the rate applicable to the Standard risk class. If the applicant does not qualify for Standard or Preferred rates, it may be possible to qualify for one of the two additional standard risk classes.

³Accidental Death option doubles the insured person's death benefit, up to a maximum 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.

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ADA TERM LIFE INSURANCE PLAN					
Semi-Annual Premiums per \$100,000 of Coverage ¹ for Females					
Attained Age ¹	Preferred Basic Coverage ²	Standard Basic Coverage	Preferred Waiver of Premium Option	Standard Waiver of Premium Option	Accidental Death Option ³
≤30	\$8.23	\$9.12	\$0.66	\$0.66	\$1.00
31	\$8.28	\$9.89	\$0.73	\$0.79	\$1.00
32	\$8.32	\$10.60	\$0.83	\$0.96	\$1.00
33	\$8.37	\$11.31	\$0.92	\$1.13	\$1.00
34	\$8.42	\$12.01	\$1.04	\$1.36	\$1.01
35	\$8.80	\$13.19	\$1.10	\$1.52	\$1.01
36	\$9.01	\$13.83	\$1.21	\$1.68	\$1.01
37	\$9.20	\$14.56	\$1.32	\$1.85	\$1.01
38	\$9.52	\$15.28	\$1.62	\$2.03	\$1.01
39	\$9.80	\$16.74	\$1.75	\$2.30	\$1.01
40	\$10.13	\$17.70	\$2.69	\$3.52	\$1.54
41	\$10.55	\$18.84	\$2.83	\$4.03	\$1.65
42	\$10.72	\$19.77	\$3.07	\$4.49	\$1.73
43	\$11.44	\$21.69	\$3.36	\$5.06	\$1.81
44	\$12.19	\$23.60	\$3.67	\$5.64	\$1.89
45	\$13.63	\$25.96	\$5.41	\$7.91	\$2.39
46	\$15.13	\$28.56	\$6.00	\$8.85	\$2.42
47	\$16.33	\$31.41	\$6.78	\$10.35	\$2.50
48	\$17.62	\$34.55	\$7.72	\$11.96	\$2.62
49	\$18.24	\$38.00	\$8.49	\$13.66	\$2.73
50	\$19.53	\$43.39	\$8.85	\$14.25	\$2.81
51	\$21.63	\$48.07	\$10.43	\$16.22	\$3.00
52	\$24.40	\$54.23	\$12.03	\$18.71	\$3.12
53	\$26.81	\$60.92	\$13.71	\$21.70	\$3.16
54	\$30.10	\$68.40	\$14.67	\$24.76	\$3.19
55	\$33.72	\$76.64	\$15.02	\$25.09	\$3.27
56	\$38.91	\$85.45	\$15.73	\$26.52	\$3.42
57	\$43.90	\$95.28	\$16.47	\$28.01	\$3.58
58	\$48.20	\$106.24	\$16.89	\$29.17	\$3.75
59	\$54.56	\$120.58	\$18.51	\$32.05	\$3.96
60	\$59.31	\$136.86	N/A	N/A	\$4.18
61	\$65.22	\$159.39	N/A	N/A	\$4.39
62	\$74.41	\$180.74	N/A	N/A	\$4.60
63	\$81.21	\$200.08	N/A	N/A	\$4.83
64	\$88.83	\$224.10	N/A	N/A	\$5.08
65 ⁴	\$102.09	\$252.11	N/A	N/A	\$5.73
66	\$114.53	\$283.62	N/A	N/A	\$6.58
67	\$130.15	\$319.08	N/A	N/A	\$7.20
68	\$149.87	\$362.15	N/A	N/A	\$7.81
69	\$175.14	\$414.67	N/A	N/A	\$8.50
70	\$185.08	\$487.05	N/A	N/A	\$13.31
71	\$204.56	\$584.46	N/A	N/A	\$14.62
72	\$252.10	\$681.35	N/A	N/A	\$16.12
73	\$293.19	\$751.76	N/A	N/A	\$17.85
74	\$339.78	\$828.74	N/A	N/A	\$19.66
75	\$391.19	\$909.75	N/A	N/A	\$21.59
76	\$462.62	\$963.80	N/A	N/A	N/A
77	\$550.44	\$1,038.57	N/A	N/A	N/A
78	\$650.56	\$1,121.66	N/A	N/A	N/A
79	\$772.08	\$1,225.52	N/A	N/A	N/A
80	\$924.88	\$1,360.12	N/A	N/A	N/A

Just \$6.43 semi-annually provides \$15,000 of ADA Term Life coverage for all of your eligible dependent children.