

## 2019 Premiums for Females

<b>Member Coverage</b>	<ul style="list-style-type: none"> <li>• ADA Term Life <u>plus</u> earn tax-deferred interest on your Policy Value Account as it accumulates<sup>1</sup></li> <li>• Continued coverage to age 90, providing insurance protection for your loved ones</li> <li>• If you already have ADA Term Life coverage, you're automatically eligible to convert to Term Plus Universal Life before age 65 — with no medical exam or conversion fee</li> </ul>
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### ► How it works

**Financial flexibility:** Contributions to your Policy Value Account are based on your insurance needs and long-term savings goals, and can be adjusted at any time.

**Tax advantages:** Policy Value Account balance<sup>2</sup> earns tax-deferred interest, allowing accumulated money to grow faster than in many other savings vehicles.<sup>3</sup>

**Cash value accumulation:** Interest is earned at a competitive rate on your Account balance, compounded daily, with a guaranteed minimum interest rate of 2.5%.<sup>3</sup>

**Combined death benefit:** As your savings grow, your total death benefit can increase automatically and is equal to the total of your insured amount plus your Policy Value Account balance.

### ► 4 Reasons to apply for Term Plus Universal Life

1. Competitive interest rates
2. Special discounts
3. Flexible payments
4. Automatically increasing death benefit (insured amount plus the balance of the Policy Value Account)

<sup>1</sup>The interest rate is declared each January 1. It is not guaranteed, and may be reevaluated periodically; accumulates on a tax-deferred basis under current tax laws, which are subject to change.

<sup>2</sup>The cost of your insurance and a small administrative fee of \$4.10 will be deducted monthly.  
<sup>3</sup>The guaranteed interest rate, compounded daily on your account balance, accumulates on a tax-deferred basis under current tax laws, which are subject to change.

<sup>4</sup>Premiums increase annually based on age, are effective as of 1/1/19 with a monthly 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. An additional \$4.10 monthly administrative fee will be added to your cost of coverage. 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. Recommended premiums under the Term Plus Universal Life plan consist of an annually increasing cost of insurance, the amount chosen by the member for deposit into his/her Policy Value Account and a service charge. Waiver of Cost option allows all coverage to continue without premium payment if the insured Member is totally disabled prior to age 60.

<sup>5</sup>Preferred rates are available to the healthiest individuals who have low-risk health and lifestyle characteristics. Your eligibility will be determined through medical underwriting. 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 substandard rate classes.

<sup>6</sup>Beginning at age 65, coverage amounts can no longer be increased, but coverage is renewable until age 90 subject to the terms of the policy. The accidental death option benefit reduces by 50% beginning at age 66.

ADA TERM PLUS UNIVERSAL LIFE					
Monthly Premiums per \$100,000 of Coverage <sup>4</sup> for Females					
Attained Age <sup>3</sup>	Preferred Basic Coverage <sup>2</sup>	Standard Basic Coverage	Preferred Waiver of Premium Option	Standard Waiver of Premium Option	Accidental Death Option <sup>6</sup>
≤30	\$1.33	\$1.48	\$0.11	\$0.11	\$0.16
31	\$1.34	\$1.60	\$0.12	\$0.13	\$0.16
32	\$1.35	\$1.71	\$0.13	\$0.15	\$0.16
33	\$1.35	\$1.83	\$0.15	\$0.18	\$0.16
34	\$1.36	\$1.94	\$0.17	\$0.22	\$0.16
35	\$1.42	\$2.13	\$0.18	\$0.25	\$0.16
36	\$1.46	\$2.24	\$0.20	\$0.27	\$0.16
37	\$1.49	\$2.35	\$0.21	\$0.30	\$0.16
38	\$1.54	\$2.47	\$0.26	\$0.33	\$0.16
39	\$1.58	\$2.71	\$0.28	\$0.37	\$0.16
40	\$1.64	\$2.86	\$0.43	\$0.57	\$0.25
41	\$1.71	\$3.05	\$0.46	\$0.65	\$0.27
42	\$1.73	\$3.20	\$0.50	\$0.73	\$0.28
43	\$1.85	\$3.51	\$0.54	\$0.82	\$0.29
44	\$1.97	\$3.82	\$0.59	\$0.91	\$0.31
45	\$2.20	\$4.20	\$0.87	\$1.28	\$0.39
46	\$2.45	\$4.62	\$0.97	\$1.43	\$0.39
47	\$2.64	\$5.08	\$1.10	\$1.67	\$0.40
48	\$2.85	\$5.59	\$1.25	\$1.93	\$0.42
49	\$2.95	\$6.15	\$1.37	\$2.21	\$0.44
50	\$3.16	\$7.02	\$1.43	\$2.30	\$0.45
51	\$3.50	\$7.77	\$1.69	\$2.62	\$0.49
52	\$3.95	\$8.77	\$1.95	\$3.03	\$0.50
53	\$4.34	\$9.85	\$2.22	\$3.51	\$0.51
54	\$4.87	\$11.06	\$2.37	\$4.00	\$0.52
55	\$5.45	\$12.40	\$2.43	\$4.06	\$0.53
56	\$6.29	\$13.82	\$2.54	\$4.29	\$0.55
57	\$7.10	\$15.41	\$2.66	\$4.53	\$0.58
58	\$7.80	\$17.18	\$2.73	\$4.72	\$0.61
59	\$8.83	\$19.50	\$2.99	\$5.18	\$0.64
60	\$9.59	\$22.14	N/A	N/A	\$0.68
61	\$10.55	\$25.78	N/A	N/A	\$0.71
62	\$12.04	\$29.23	N/A	N/A	\$0.74
63	\$13.14	\$32.36	N/A	N/A	\$0.78
64	\$14.37	\$36.25	N/A	N/A	\$0.82
65 <sup>5</sup>	\$16.51	\$40.78	N/A	N/A	\$0.93
66	\$18.53	\$45.88	N/A	N/A	\$1.06
67	\$21.05	\$51.61	N/A	N/A	\$1.16
68	\$24.24	\$58.58	N/A	N/A	\$1.26
69	\$28.33	\$67.07	N/A	N/A	\$1.38
70	\$29.94	\$78.78	N/A	N/A	\$0.86
71	\$33.09	\$94.54	N/A	N/A	\$0.95
72	\$40.78	\$110.21	N/A	N/A	\$1.05
73	\$47.42	\$121.60	N/A	N/A	\$1.16
74	\$54.96	\$134.05	N/A	N/A	\$1.28
75	\$63.28	\$147.15	N/A	N/A	\$1.40
76	\$74.83	\$155.89	N/A	N/A	N/A
77	\$89.03	\$167.99	N/A	N/A	N/A
78	\$105.23	\$181.43	N/A	N/A	N/A
79	\$124.88	\$198.23	N/A	N/A	N/A
80	\$149.60	\$220.00	N/A	N/A	N/A
81	\$175.46	\$240.36	N/A	N/A	N/A
82	\$209.93	\$269.14	N/A	N/A	N/A
83	\$250.61	\$301.94	N/A	N/A	N/A
84	\$300.77	\$341.78	N/A	N/A	N/A
85	\$354.99	\$381.71	N/A	N/A	N/A
86	\$400.86	\$426.45	N/A	N/A	N/A
87	\$445.92	\$469.39	N/A	N/A	N/A
88	\$498.88	\$519.67	N/A	N/A	N/A
89	\$550.04	\$567.05	N/A	N/A	N/A

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