

## 2021 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>1</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 1/1/21 with a monthly billing frequency and include a 38% 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. For certificates issued after January 1, 2009, renewal rates might be slightly lower than Term Life rates after age 70. 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.

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. 104GUL Universal 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 insured 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. RO1366014-1020

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### ADA TERM PLUS UNIVERSAL LIFE INSURANCE PLAN 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>4</sup>
≤30	\$1.54	\$1.71	\$0.13	\$0.13	\$0.17
31	\$1.55	\$1.85	\$0.15	\$0.16	\$0.17
32	\$1.56	\$1.99	\$0.17	\$0.20	\$0.17
33	\$1.57	\$2.12	\$0.19	\$0.23	\$0.17
34	\$1.58	\$2.25	\$0.21	\$0.28	\$0.17
35	\$1.65	\$2.47	\$0.23	\$0.31	\$0.17
36	\$1.69	\$2.59	\$0.25	\$0.35	\$0.17
37	\$1.72	\$2.73	\$0.27	\$0.38	\$0.17
38	\$1.79	\$2.86	\$0.33	\$0.42	\$0.17
39	\$1.84	\$3.14	\$0.36	\$0.47	\$0.17
40	\$1.88	\$3.29	\$0.56	\$0.73	\$0.27
41	\$1.96	\$3.50	\$0.59	\$0.84	\$0.29
42	\$1.99	\$3.67	\$0.63	\$0.93	\$0.31
43	\$2.12	\$4.03	\$0.69	\$1.04	\$0.32
44	\$2.26	\$4.38	\$0.76	\$1.16	\$0.33
45	\$2.53	\$4.82	\$1.12	\$1.63	\$0.42
46	\$2.81	\$5.30	\$1.24	\$1.84	\$0.43
47	\$3.03	\$5.83	\$1.41	\$2.16	\$0.44
48	\$3.27	\$6.41	\$1.61	\$2.49	\$0.46
49	\$3.39	\$7.06	\$1.76	\$2.83	\$0.49
50	\$3.63	\$8.06	\$1.77	\$2.85	\$0.50
51	\$4.02	\$8.92	\$2.08	\$3.23	\$0.53
52	\$4.53	\$10.07	\$2.40	\$3.73	\$0.55
53	\$4.98	\$11.31	\$2.73	\$4.32	\$0.56
54	\$5.59	\$12.70	\$2.98	\$4.93	\$0.57
55	\$6.18	\$14.05	\$2.98	\$4.98	\$0.58
56	\$7.13	\$15.66	\$3.12	\$5.27	\$0.61
57	\$8.05	\$17.46	\$3.27	\$5.57	\$0.64
58	\$8.83	\$19.47	\$3.36	\$5.80	\$0.67
59	\$10.00	\$22.10	\$3.71	\$6.43	\$0.70
60	\$10.87	\$25.08	N/A	N/A	\$0.74
61	\$11.95	\$29.21	N/A	N/A	\$0.78
62	\$13.64	\$33.02	N/A	N/A	\$0.82
63	\$14.88	\$36.67	N/A	N/A	\$0.86
64	\$16.28	\$40.77	N/A	N/A	\$0.90
65 <sup>5</sup>	\$18.71	\$45.31	N/A	N/A	\$1.02
66	\$20.99	\$50.38	N/A	N/A	\$1.17
67	\$23.85	\$56.01	N/A	N/A	\$1.28
68	\$27.47	\$62.16	N/A	N/A	\$1.39
69	\$32.10	\$68.98	N/A	N/A	\$1.51
70	\$33.92	\$76.36	N/A	N/A	\$1.44
71	\$37.49	\$84.48	N/A	N/A	\$1.58
72	\$46.21	\$93.31	N/A	N/A	\$1.75
73	\$53.74	\$103.18	N/A	N/A	\$1.93
74	\$62.28	\$114.18	N/A	N/A	\$2.13
75	\$71.70	\$126.64	N/A	N/A	\$2.34
76	\$84.79	\$140.79	N/A	N/A	N/A
77	\$100.89	\$156.76	N/A	N/A	N/A
78	\$119.24	\$174.69	N/A	N/A	N/A
79	\$141.51	\$194.99	N/A	N/A	N/A
80	\$169.52	\$218.65	N/A	N/A	N/A
81	\$197.61	\$246.30	N/A	N/A	N/A
82	\$236.42	\$277.61	N/A	N/A	N/A
83	\$282.24	\$313.41	N/A	N/A	N/A
84	\$338.73	\$354.38	N/A	N/A	N/A
85	\$399.80	\$400.88	N/A	N/A	N/A
86	\$442.68	\$442.68	N/A	N/A	N/A
87	\$494.40	\$494.40	N/A	N/A	N/A
88	\$548.96	\$548.96	N/A	N/A	N/A
89	\$602.85	\$602.85	N/A	N/A	N/A