2020 Premiums for Males

Member Coverage

• ADA Term Life plus earn tax-deferred interest on your Policy Value Account as it accumulates¹
• Continued coverage to age 90, providing insurance protection for your loved ones
• 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

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 balance² earns tax-deferred interest, allowing accumulated money to grow faster than in many other savings vehicles.¹

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%.³

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)

¹The 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.
²The cost of your insurance and a small administrative fee of $4.10 will be deducted monthly.
³The guaranteed interest rate, compounded daily on your Account balance, accumulates on a tax-deferred basis under current tax laws, which are subject to change.

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®.

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