As an ADA member, you have access to two life insurance plans: **ADA Term Life and Level Term Life**, issued by Great-West Financial®. The main difference between the two:

- **The ADA Term Life Insurance Plan** starts out with a low rate that gradually increases annually with age. You also have the flexibility of changing your coverage levels to meet your changing needs throughout life.

- **The ADA Level Term Life Insurance Plan** offers the predictability of a fixed premium that lasts for a specified term of either 10 or 20 years.

To help you decide which insurance plan is the best fit for you and your family, take a moment to review this quick side-by-side comparison of the insurance plans. You can contact your Great-West Financial Insurance Plan Specialist anytime at 866.607.5336 or planspecialist@greatwest.com for more information or a free rate quote.

### ADA Term Life vs. ADA Level Term Life Insurance

<table>
<thead>
<tr>
<th></th>
<th>TERM LIFE</th>
<th>LEVEL TERM LIFE</th>
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<tbody>
<tr>
<td><strong>MINIMUM COVERAGE AMOUNT</strong></td>
<td>$50,000</td>
<td>$100,000</td>
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<tr>
<td><strong>MAXIMUM COVERAGE AMOUNT</strong></td>
<td>$3,000,000</td>
<td>$3,000,000</td>
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<tr>
<td><strong>FIXED PREMIUM</strong></td>
<td>No, premiums gradually increase based on your age</td>
<td>Yes, premiums are fixed for your selected term of either 10 or 20 years</td>
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<tr>
<td><strong>RENEWABILITY</strong></td>
<td>Up to age 81</td>
<td>When your selected term of 10 or 20 years ends, you have the option to roll your coverage into Term Life, which is renewable up to age 81, unless you reapply for Level Term Life</td>
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<tr>
<td><strong>ACCELERATED DEATH BENEFIT</strong></td>
<td>Up to $200,000 if diagnosed with a terminal illness</td>
<td>Up to $200,000 if diagnosed with a terminal illness</td>
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<tr>
<td><strong>ACCIDENTAL DEATH OPTION</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>DISABILITY WAIVER OF PREMIUM OPTION</strong></td>
<td>Yes</td>
<td>No</td>
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<tr>
<td><strong>SPOUSE &amp; DEPENDENT COVERAGE AVAILABLE</strong></td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td><strong>CONVERTIBLE TO TERM PLUS’ UNIVERSAL LIFE (renewable to age 90)</strong></td>
<td>Yes, up to age 65</td>
<td>Yes, up to age 65</td>
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<tr>
<td><strong>VOLUME DISCOUNTS</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>ELIGIBILITY</strong></td>
<td>You may apply up to age 65</td>
<td>You may apply for a 20-year term up to age 60 or a 10-year term up to age 65</td>
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</table>

See the terms and conditions of the policy for details.
What You’ll Pay: ADA Term Life vs. ADA Level Term Life

Cost comparison for $1 million of coverage over a 10-year period

The charts below compare the total costs for ADA Term Life and Level Term Life over a 10-year period at different ages to help you decide which insurance plan best fits your budget. Your rate class will be determined through medical underwriting.

MALES

FEMALES

1Preferred 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 low blood pressure (without medication) and low 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.

Annual premium comparisons are projected for a 10-year term, rounded to the nearest dollar, and based on current age. Annually Renewable Term Life premiums increase annually based on age, are effective as of 1/1/20 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. Level Term premiums are fixed based on the selected duration of 10 or 20 years. Must maintain ADA Membership throughout selected term. Eligible ADA members under age 60 are also eligible to apply for a 20-year term under the Level Term Insurance Plan. The comparisons above are shown for a 10-year term for illustrative purposes. 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.

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 (Nos. 104TLP Term Life and 104LTLP Level 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, 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. RO1032831-0120 ADA® is a registered trademark of the American Dental Association and Great-West Financial® is a registered trademark of GWL&A.