

ADA Level Term Life 2023 premiums for females

ADA Members
Insurance
Plans

Underwritten by Protective*

Help give your loved ones the protection they need

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 ADA member coverage • Coverage available up to \$1,000,000*
Dependent child 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 15 days to 21 years (to age 27 if full-time student)
Choices of coverages	<ul style="list-style-type: none"> • 10 years of guaranteed rates⁴ • 20 years of guaranteed rates⁵ • May exchange coverage for annually renewable Term Life or Term Plus® Universal Life Insurance before the end of the term²

Just \$29.46 semiannually provides \$15,000 of ADA Level Term Life coverage for all of your eligible dependent children.

*Cannot exceed member coverage amount.

¹Premiums are fixed based on the selected term of 10 or 20 years, and are effective as of 1/1/23 with a semiannual billing frequency. Must maintain ADA membership throughout selected term.

²Participant may exchange coverage with annually renewable Term Life before the end of the term, which is renewable up to the age of 81.

³Preferred 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 nonsmoker 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 nonhazardous avocations and travel, and a good driving record.

⁴Eligible to apply for coverage up to age 65.

⁵Eligible to apply for coverage up to age 60.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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ADA Members Insurance Plans refers to the group life, disability and supplemental medical policies issued by PLICO and PLAIC to the ADA.

LT-P 1-21 is a Level Term Life insurance policy issued by PLICO in all states except New York where it is issued under form LT-P-NY 2-21 by PLAIC. Benefits are provided under a group policy issued to the ADA. Product availability and features may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Benefits adjusted for misstatements of age or sex. Each participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. Premiums are fixed based on the member's age and coverage amount. An insured must maintain continuous ADA membership to remain eligible for insurance.

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ADA Level Term Life Insurance Plan Semiannual premiums per \$100,000 of coverage¹ for females

Insured member's issue age ²	10-Year term		20-Year term	
	Preferred ³ rates	Standard rates	Preferred ³ rates	Standard rates
20	\$10.82	\$17.01	\$18.56	\$25.77
21	\$10.82	\$17.01	\$18.56	\$25.77
22	\$10.82	\$17.01	\$18.56	\$25.77
23	\$10.82	\$17.01	\$18.56	\$25.77
24	\$10.82	\$17.01	\$18.56	\$25.77
25	\$10.82	\$17.01	\$18.56	\$25.77
26	\$10.82	\$17.01	\$18.56	\$26.80
27	\$10.82	\$17.53	\$18.56	\$27.83
28	\$10.82	\$17.53	\$18.56	\$28.87
29	\$10.82	\$18.04	\$18.56	\$29.90
30	\$10.82	\$18.04	\$18.56	\$30.93
31	\$10.82	\$18.04	\$19.07	\$31.96
32	\$10.82	\$18.04	\$19.59	\$32.99
33	\$10.82	\$18.04	\$20.10	\$34.02
34	\$10.82	\$18.56	\$21.13	\$35.05
35	\$10.82	\$18.56	\$22.16	\$36.08
36	\$11.34	\$19.07	\$23.71	\$37.63
37	\$12.37	\$19.59	\$25.26	\$39.69
38	\$13.40	\$20.62	\$27.32	\$42.78
39	\$14.43	\$22.16	\$28.87	\$46.91
40	\$15.98	\$23.71	\$30.93	\$50.52
41	\$17.53	\$26.80	\$32.99	\$54.12
42	\$19.59	\$29.90	\$35.57	\$58.25
43	\$21.65	\$33.51	\$38.66	\$63.40
44	\$24.23	\$37.63	\$42.78	\$69.07
45	\$27.32	\$41.75	\$47.94	\$75.77
46	\$29.90	\$46.91	\$53.09	\$84.02
47	\$32.99	\$51.55	\$58.76	\$93.30
48	\$36.08	\$56.19	\$65.46	\$103.61
49	\$39.18	\$60.82	\$72.16	\$115.46
50	\$42.78	\$66.49	\$79.90	\$127.32
51	\$47.42	\$71.65	\$87.63	\$140.21
52	\$51.55	\$77.32	\$96.39	\$153.61
53	\$56.19	\$84.02	\$105.67	\$168.56
54	\$61.34	\$90.72	\$115.98	\$184.02
55	\$68.04	\$98.45	\$127.32	\$202.06
56	\$73.20	\$107.22	\$140.21	\$222.16
57	\$78.35	\$118.04	\$154.12	\$243.81
58	\$85.05	\$129.90	\$169.07	\$268.04
59	\$91.24	\$142.78	\$186.60	\$294.85
60	\$97.94	\$156.70	\$204.64	\$323.71
61	\$108.76	\$170.62	—	—
62	\$121.65	\$184.54	—	—
63	\$136.60	\$200.52	—	—
64	\$152.06	\$218.56	—	—

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