

ADA Term Life 2023 premiums for females

ADA Members
Insurance
Plans

Underwritten by Protective®

Protect yourself and your family

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 premiums 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)

The more ADA Term Life coverage you buy, the higher the volume discount you'll receive

Coverage amount	2023 Volume discount
\$1,000,000 – \$1,499,999	2%
\$1,500,000 or more	4%

Just \$20.03 semiannually provides \$15,000 of ADA Term Life coverage for all of your eligible dependent children.

ADA Term Life Insurance Plan					
Semiannual premiums per \$100,000 of coverage ¹ for females					
Insured member's issue age ¹	Preferred rates ^{2,4}	Standard rates ⁴	Waiver of premium option preferred rates (if elected)	Waiver of premium option standard rates (if elected)	Accidental death option ³
<30	\$10.16	\$11.26	\$0.93	\$0.93	\$1.07
31	\$10.22	\$12.22	\$1.06	\$1.15	\$1.07
32	\$10.27	\$13.09	\$1.19	\$1.38	\$1.07
33	\$10.34	\$13.97	\$1.33	\$1.63	\$1.07
34	\$10.40	\$14.84	\$1.50	\$1.96	\$1.09
35	\$10.86	\$16.29	\$1.59	\$2.19	\$1.09
36	\$11.12	\$17.07	\$1.75	\$2.41	\$1.09
37	\$11.36	\$17.97	\$1.89	\$2.65	\$1.09
38	\$11.76	\$18.87	\$2.33	\$2.92	\$1.09
39	\$12.10	\$20.68	\$2.51	\$3.32	\$1.09
40	\$12.27	\$21.42	\$3.95	\$5.16	\$1.77
41	\$12.77	\$22.81	\$4.14	\$5.90	\$1.91
42	\$12.97	\$23.94	\$4.43	\$6.48	\$2.00
43	\$13.85	\$26.26	\$4.86	\$7.32	\$2.09
44	\$14.76	\$28.57	\$5.31	\$8.15	\$2.17
45	\$16.50	\$31.43	\$7.84	\$11.46	\$2.75
46	\$18.32	\$34.57	\$8.73	\$12.89	\$2.80
47	\$19.77	\$38.03	\$9.94	\$15.17	\$2.88
48	\$21.33	\$41.82	\$11.30	\$17.52	\$3.02
49	\$22.09	\$46.00	\$12.35	\$19.88	\$3.15
50	\$23.64	\$52.53	\$12.22	\$19.67	\$3.24
51	\$26.18	\$58.18	\$14.32	\$22.26	\$3.46
52	\$29.54	\$65.65	\$16.51	\$25.68	\$3.59
53	\$32.45	\$73.75	\$18.82	\$29.78	\$3.64
54	\$36.44	\$82.80	\$20.74	\$33.99	\$3.68
55	\$39.74	\$90.32	\$20.52	\$34.26	\$3.77
56	\$45.85	\$100.70	\$21.49	\$36.25	\$3.95
57	\$51.74	\$112.27	\$22.54	\$38.33	\$4.12
58	\$56.80	\$125.18	\$23.14	\$39.98	\$4.32
59	\$64.29	\$142.09	\$25.69	\$44.48	\$4.56
60	\$69.89	\$161.27	N/A	N/A	\$4.82
61	\$76.85	\$187.82	N/A	N/A	\$5.06
62	\$87.68	\$212.99	N/A	N/A	\$5.30
63	\$95.70	\$235.77	N/A	N/A	\$5.56
64	\$104.67	\$264.07	N/A	N/A	\$5.86
65	\$120.30	\$297.09	N/A	N/A	\$6.61
66	\$134.96	\$334.22	N/A	N/A	\$7.58
67	\$153.37	\$376.00	N/A	N/A	\$8.29
68	\$176.60	\$426.76	N/A	N/A	\$9.00
69	\$206.38	\$488.64	N/A	N/A	\$9.80
70	\$218.10	\$573.93	N/A	N/A	\$15.34
71	\$241.05	\$688.72	N/A	N/A	\$16.85
72	\$297.07	\$802.90	N/A	N/A	\$18.58
73	\$345.49	\$885.87	N/A	N/A	\$20.58
74	\$400.40	\$976.59	N/A	N/A	\$22.66
75	\$460.98	\$1,072.05	N/A	N/A	\$24.88
76	\$545.15	\$1,135.74	N/A	N/A	N/A
77	\$648.64	\$1,223.85	N/A	N/A	N/A
78	\$766.62	\$1,321.76	N/A	N/A	N/A
79	\$909.81	\$1,444.14	N/A	N/A	N/A
80	\$1,089.87	\$1,602.75	N/A	N/A	N/A

Visit ada.protective.com to apply online or call 866-607-5338

ADA Members Insurance Plans

Underwritten by Protective*

ADA Term Life 2023 premiums for females

Benefits may vary by state.

*Cannot exceed member coverage amount.

¹Premiums increase annually based on age, are effective as of 1/1/23 with a semiannual billing frequency and include a 32% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically. 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. Waiver of Premium option allows all coverage to continue without premium payment if the insured member is totally disabled prior to age 60.

²Preferred 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.

³Accidental Death option pays an additional benefit, up to a maximum of \$1,000,000, if death is accidental as defined by the policy. The accidental death benefit reduces to 50% at age 66 and terminates at age 76.

⁴If the applicant does not qualify for preferred or standard rates, it may be possible to qualify for one of the two additional substandard rate classes.

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.

TL-P 1-21 is a Term Life insurance policy issued by PLICO in all states except New York where it is issued under form TL-P-NY 1-21 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. An insured must maintain continuous ADA membership to remain eligible for insurance.

The Premium Credit discount is not guaranteed, but reevaluated semiannually. Premiums increase annually based on attained age which is each participant's actual age beginning on the first day of the month following his or her birthday.

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