

# ADA Term Plus® Universal Life premiums for females

**ADA** Members  
Insurance  
Plans

Underwritten by Protective®

## Member coverage

- Coverage available up to \$3,000,000
- ADA Term Plus Universal Life earns tax-deferred interest on your Policy Value Account as it accumulates<sup>1</sup>
- Renewable to age 90, providing insurance protection for your loved ones
- If you already have ADA Term Life coverage, you're automatically eligible to exchange to Term Plus Universal Life before age 65 — with no medical exam

## How it works

**Flexible premium:** Premium deposits 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>1</sup> earns tax-deferred interest, allowing accumulated money to grow faster than in many other savings vehicles.<sup>2</sup>

**Cash value accumulation:** Interest is earned at a competitive rate on your Policy Value Account balance, compounded daily, with a guaranteed minimum interest rate of 2.5%.

**Combined death benefit:** As your savings grow, your total death benefit automatically increases and is equal to the total of your insured amount plus your Policy Value Account balance, less any indebtedness.\*

## 4 Reasons to apply for Term Plus Universal Life

1. Competitive interest rates
2. Exclusive ADA members reductions available
3. Flexible premiums
4. Automatically increasing death benefit (insured amount plus the balance of the Policy Value Account balance less any indebtedness)

## ADA Term Plus Universal Life Insurance Plan

Monthly premiums per \$100,000 of coverage<sup>3</sup> for females

Attained age	Preferred rates <sup>4</sup>	Standard rates	Disability waiver of premium preferred rates (if elected)	Disability waiver of premium standard rates (if elected)	Accidental death option
<30	\$1.50	\$1.69	\$0.15	\$0.15	\$0.17
31	\$1.51	\$1.83	\$0.17	\$0.19	\$0.17
32	\$1.52	\$1.96	\$0.19	\$0.22	\$0.17
33	\$1.53	\$2.09	\$0.22	\$0.26	\$0.17
34	\$1.54	\$2.22	\$0.24	\$0.32	\$0.18
35	\$1.59	\$2.41	\$0.26	\$0.35	\$0.18
36	\$1.68	\$2.58	\$0.28	\$0.39	\$0.18
37	\$1.75	\$2.78	\$0.31	\$0.43	\$0.18
38	\$1.82	\$2.98	\$0.38	\$0.47	\$0.18
39	\$1.87	\$3.16	\$0.41	\$0.54	\$0.18
40	\$1.92	\$3.36	\$0.64	\$0.83	\$0.29
41	\$1.98	\$3.58	\$0.67	\$0.95	\$0.31
42	\$2.05	\$3.79	\$0.72	\$1.05	\$0.32
43	\$2.19	\$4.08	\$0.79	\$1.18	\$0.34
44	\$2.34	\$4.44	\$0.86	\$1.32	\$0.35
45	\$2.61	\$4.83	\$1.27	\$1.85	\$0.44
46	\$2.90	\$5.31	\$1.41	\$2.08	\$0.45
47	\$3.23	\$5.84	\$1.61	\$2.45	\$0.47
48	\$3.52	\$6.43	\$1.83	\$2.83	\$0.49
49	\$3.81	\$7.07	\$2.00	\$3.21	\$0.51
50	\$4.12	\$7.91	\$1.98	\$3.18	\$0.52
51	\$4.44	\$8.85	\$2.32	\$3.60	\$0.56
52	\$4.91	\$9.98	\$2.67	\$4.15	\$0.58
53	\$5.50	\$11.33	\$3.04	\$4.82	\$0.59
54	\$6.23	\$12.72	\$3.35	\$5.50	\$0.60
55	\$6.81	\$14.20	\$3.32	\$5.54	\$0.61
56	\$7.86	\$15.83	\$3.47	\$5.86	\$0.64
57	\$8.87	\$17.65	\$3.64	\$6.20	\$0.67
58	\$9.82	\$19.68	\$3.74	\$6.46	\$0.70
59	\$11.02	\$22.34	\$4.15	\$7.19	\$0.74
60	\$12.03	\$25.36	N/A	N/A	\$0.78
61	\$13.23	\$29.53	N/A	N/A	\$0.82
62	\$15.03	\$33.49	N/A	N/A	\$0.86
63	\$16.48	\$37.07	N/A	N/A	\$0.90
64	\$18.02	\$41.52	N/A	N/A	\$0.95
65	\$20.62	\$46.71	N/A	N/A	\$1.07
66	\$23.24	\$52.55	N/A	N/A	\$1.23
67	\$26.40	\$59.12	N/A	N/A	\$1.34
68	\$30.41	\$67.10	N/A	N/A	\$1.46
69	\$35.21	\$75.65	N/A	N/A	\$1.58
70	\$37.72	\$83.75	N/A	N/A	\$1.81
71	\$41.69	\$92.65	N/A	N/A	\$1.98
72	\$49.98	\$102.34	N/A	N/A	\$2.19
73	\$58.67	\$113.16	N/A	N/A	\$2.42
74	\$67.99	\$125.23	N/A	N/A	\$2.67
75	\$78.28	\$138.89	N/A	N/A	\$2.93
76	\$92.57	\$154.42	N/A	N/A	N/A
77	\$110.14	\$171.93	N/A	N/A	N/A
78	\$130.18	\$191.59	N/A	N/A	N/A
79	\$153.07	\$213.86	N/A	N/A	N/A
80	\$179.93	\$239.81	N/A	N/A	N/A
81	\$207.54	\$270.13	N/A	N/A	N/A
82	\$244.76	\$303.18	N/A	N/A	N/A
83	\$292.19	\$340.13	N/A	N/A	N/A
84	\$348.98	\$385.02	N/A	N/A	N/A
85	\$409.89	\$429.99	N/A	N/A	N/A
86	\$465.11	\$480.39	N/A	N/A	N/A
87	\$514.89	\$528.77	N/A	N/A	N/A
88	\$573.22	\$585.40	N/A	N/A	N/A
89	\$628.91	\$638.78	N/A	N/A	N/A

Visit [ada.protective.com](https://ada.protective.com) to apply online or call 866-607-5338

\*Policy Value Account balance minus any indebtedness.

<sup>1</sup>The cost of insurance, any applicable loan interest and an administrative fee of \$4.10 will be deducted monthly from the Policy Value Account.

<sup>2</sup>The interest rate is declared each January 1. Subject to the guaranteed minimum rate of 2.5%. Accumulates on a tax-deferred basis under current tax laws, which are subject to change.

<sup>3</sup>Premiums increase annually based on age, are effective as of 1/1/24 with a monthly 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. An additional \$4.10 monthly service fee will be added to your cost of coverage. 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 additional premium 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>4</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 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.

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 and terminates at age 76.

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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.

TP-P 11-20 is a Universal Life insurance policy issued by PLICO in all states except New York where it is issued under form TP-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. 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. Recommended premiums consist of the cost of insurance, which increases annually with age, additional premiums elected by the participant for deposit into the Policy Value Account and service charges. Premium deposits may fluctuate or remain level.

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