ADA DISABILITY INCOME PROTECTION

2022 Premiums for Males

Help protect your income from unexpected illness or injury

<table>
<thead>
<tr>
<th>Member Coverage</th>
<th>Semi-Annual Premiums for Each $1,000 in Monthly Coverage1 for Males</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Your Attained Age2</td>
</tr>
<tr>
<td>20–29</td>
<td>$42.36</td>
</tr>
<tr>
<td>30–34</td>
<td>$59.81</td>
</tr>
<tr>
<td>35–39</td>
<td>$66.94</td>
</tr>
<tr>
<td>40–44</td>
<td>$87.52</td>
</tr>
<tr>
<td>45–49</td>
<td>$112.97</td>
</tr>
<tr>
<td>50–54</td>
<td>$169.14</td>
</tr>
<tr>
<td>55–59</td>
<td>$205.53</td>
</tr>
<tr>
<td>60–644</td>
<td>$273.18</td>
</tr>
<tr>
<td>65–704</td>
<td>$187.91</td>
</tr>
<tr>
<td>70–744</td>
<td>$256.59</td>
</tr>
</tbody>
</table>

Optional Coverage

Members under age 50 are eligible to apply for the following options.

- **Future Increase Option**: Increase your coverage in the future — without a medical exam. Get up to $1,000 in additional coverage per year, up to a total maximum increase of $5,000 (subject to financial underwriting and the overall plan maximum of $15,000).

- **Cost of Living Adjustment (COLA) Option**: Automatically increases your benefit payments (if disabled). Adjustments are based on increases in the Consumer Price Index.

- **Residual Plus Option**: Allows you to count days of total and/or residual disability — in any combination — toward your waiting period, even if they are not consecutive. Plus, the recovery benefit may help up to an additional three months after returning to work following a disability.

State variations and restrictions may apply.

1 Premiums increase every 5 years based on age, are effective as of 5/1/22 with a semi-annual billing frequency and include a 34% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically. If the applicant does not qualify for Standard rates, it may be possible to qualify for one of the two additional substandard rate classes.

2 Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.

3 Rates for age 60–74 are renewal rates only. You can apply for new or additional coverage only up to age 60. Beginning at age 65, benefits are paid for a maximum of two years.

4 Renewal rates only.

State variations and restrictions may apply.

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CIC.3785812.04.22