

2022 Premiums for Males

► 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 member coverage • Coverage available up to \$1,000,000*
Dependent 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–21 (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 roll coverage into annually renewable Term Life Insurance before the end of the term²

*Cannot exceed member coverage amount.

¹Premiums are fixed based on the selected duration of 10 or 20 years, are effective as of 1/1/22 with a semi-annual billing frequency. Must maintain ADA membership throughout selected Term.

²After ages 59 for 20-year term and 64 for 10-year Term, coverage becomes renewal rates. Participant may roll coverage into 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 non-smoker 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 non-hazardous 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.

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ADA LEVEL TERM LIFE INSURANCE PLAN				
Semi-Annual Premiums per \$100,000 of Coverage ¹ for Males				
Insured Member's Issue Age ²	10-YEAR TERM		20-YEAR TERM	
	Preferred ³ Semi-Annual Rates	Standard Semi-Annual Rates	Preferred ³ Semi-Annual Rates	Standard Semi-Annual Rates
20	\$11.86	\$21.13	\$21.13	\$32.99
21	\$11.86	\$21.13	\$21.13	\$32.99
22	\$11.86	\$21.13	\$21.13	\$32.99
23	\$11.86	\$21.13	\$21.13	\$32.99
24	\$11.86	\$21.13	\$21.13	\$32.99
25	\$11.86	\$21.13	\$21.13	\$32.99
26	\$11.86	\$21.13	\$21.13	\$33.51
27	\$11.86	\$21.13	\$21.13	\$34.02
28	\$11.86	\$21.13	\$21.13	\$34.54
29	\$11.86	\$21.13	\$21.13	\$35.05
30	\$11.86	\$21.13	\$21.13	\$35.57
31	\$11.86	\$21.13	\$21.65	\$36.08
32	\$11.86	\$21.13	\$22.16	\$36.60
33	\$11.86	\$21.13	\$22.68	\$37.11
34	\$11.86	\$21.13	\$23.71	\$38.66
35	\$11.86	\$21.65	\$24.74	\$40.21
36	\$12.37	\$22.68	\$26.80	\$42.78
37	\$12.89	\$24.23	\$28.35	\$46.39
38	\$13.92	\$25.77	\$30.41	\$50.00
39	\$15.46	\$28.35	\$32.99	\$54.12
40	\$17.01	\$30.93	\$36.08	\$59.28
41	\$19.07	\$34.02	\$40.21	\$65.46
42	\$21.13	\$37.63	\$45.36	\$72.16
43	\$23.71	\$41.24	\$50.52	\$79.90
44	\$27.32	\$45.88	\$56.19	\$88.14
45	\$30.41	\$50.52	\$62.89	\$96.91
46	\$33.51	\$55.67	\$69.07	\$106.70
47	\$37.11	\$61.34	\$75.77	\$118.04
48	\$41.24	\$68.04	\$84.02	\$129.38
49	\$45.88	\$74.74	\$91.75	\$142.78
50	\$50.52	\$81.96	\$101.03	\$156.70
51	\$55.15	\$88.66	\$110.82	\$171.65
52	\$60.31	\$95.88	\$121.65	\$188.14
53	\$66.49	\$104.64	\$134.54	\$206.70
54	\$72.68	\$113.40	\$147.94	\$227.84
55	\$79.90	\$123.71	\$164.43	\$252.06
56	\$86.60	\$134.54	\$182.47	\$280.41
57	\$93.81	\$146.39	\$202.06	\$312.37
58	\$103.09	\$160.82	\$224.74	\$348.45
59	\$113.92	\$177.32	\$250.00	\$389.18
60	\$127.32	\$196.91	\$278.87	\$435.57
61	\$143.30	\$220.10	—	—
62	\$162.37	\$247.42	—	—
63	\$184.54	\$278.35	—	—
64	\$210.31	\$313.40	—	—

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