

## Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

### Payroll Deduction Illustration: 10 Pay Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.64	\$0.64	\$0.73	\$0.87	\$1.15	\$1.51	\$2.25	\$3.25	\$5.05	\$7.65	\$12.90	\$23.02	\$47.88
\$20,000	\$1.28	\$1.28	\$1.46	\$1.74	\$2.30	\$3.02	\$4.50	\$6.50	\$10.10	\$15.30	\$25.80	\$46.04	\$95.76
\$30,000	\$1.92	\$1.92	\$2.19	\$2.61	\$3.45	\$4.53	\$6.75	\$9.75	\$15.15	\$22.95	\$38.70	\$69.06	\$143.64
\$40,000	\$2.56	\$2.56	\$2.92	\$3.48	\$4.60	\$6.04	\$9.00	\$13.00	\$20.20	\$30.60	\$51.60	\$92.08	\$191.52
\$50,000	\$3.20	\$3.20	\$3.65	\$4.35	\$5.75	\$7.55	\$11.25	\$16.25	\$25.25	\$38.25	\$64.50	\$115.10	\$239.40
\$60,000	\$3.84	\$3.84	\$4.38	\$5.22	\$6.90	\$9.06	\$13.50	\$19.50	\$30.30	\$45.90	\$77.40	\$138.12	\$287.28
\$70,000	\$4.48	\$4.48	\$5.11	\$6.09	\$8.05	\$10.57	\$15.75	\$22.75	\$35.35	\$53.55	\$90.30	\$161.14	\$335.16
\$80,000	\$5.12	\$5.12	\$5.84	\$6.96	\$9.20	\$12.08	\$18.00	\$26.00	\$40.40	\$61.20	\$103.20	\$184.16	\$383.04
\$90,000	\$5.76	\$5.76	\$6.57	\$7.83	\$10.35	\$13.59	\$20.25	\$29.25	\$45.45	\$68.85	\$116.10	\$207.18	\$430.92
\$100,000	\$6.40	\$6.40	\$7.30	\$8.70	\$11.50	\$15.10	\$22.50	\$32.50	\$50.50	\$76.50	\$129.00	\$230.20	\$478.80
\$110,000	\$7.04	\$7.04	\$8.03	\$9.57	\$12.65	\$16.61	\$24.75	\$35.75	\$55.55	\$84.15	\$141.90	\$253.22	\$526.68
\$120,000	\$7.68	\$7.68	\$8.76	\$10.44	\$13.80	\$18.12	\$27.00	\$39.00	\$60.60	\$91.80	\$154.80	\$276.24	\$574.56
\$130,000	\$8.32	\$8.32	\$9.49	\$11.31	\$14.95	\$19.63	\$29.25	\$42.25	\$65.65	\$99.45	\$167.70	\$299.26	\$622.44
\$140,000	\$8.96	\$8.96	\$10.22	\$12.18	\$16.10	\$21.14	\$31.50	\$45.50	\$70.70	\$107.10	\$180.60	\$322.28	\$670.32
\$150,000	\$9.60	\$9.60	\$10.95	\$13.05	\$17.25	\$22.65	\$33.75	\$48.75	\$75.75	\$114.75	\$193.50	\$345.30	\$718.20
\$160,000	\$10.24	\$10.24	\$11.68	\$13.92	\$18.40	\$24.16	\$36.00	\$52.00	\$80.80	\$122.40	\$206.40	\$368.32	\$766.08
\$170,000	\$10.88	\$10.88	\$12.41	\$14.79	\$19.55	\$25.67	\$38.25	\$55.25	\$85.85	\$130.05	\$219.30	\$391.34	\$813.96
\$180,000	\$11.52	\$11.52	\$13.14	\$15.66	\$20.70	\$27.18	\$40.50	\$58.50	\$90.90	\$137.70	\$232.20	\$414.36	\$861.84
\$190,000	\$12.16	\$12.16	\$13.87	\$16.53	\$21.85	\$28.69	\$42.75	\$61.75	\$95.95	\$145.35	\$245.10	\$437.38	\$909.72
\$200,000	\$12.80	\$12.80	\$14.60	\$17.40	\$23.00	\$30.20	\$45.00	\$65.00	\$101.00	\$153.00	\$258.00	\$460.40	\$957.60
<b>The amounts below require Statement of Insurability form</b>													
\$210,000	\$13.44	\$13.44	\$15.33	\$18.27	\$24.15	\$31.71	\$47.25	\$68.25	\$106.05	\$160.65	\$270.90	\$483.42	\$1,005.48
\$220,000	\$14.08	\$14.08	\$16.06	\$19.14	\$25.30	\$33.22	\$49.50	\$71.50	\$111.10	\$168.30	\$283.80	\$506.44	\$1,053.36
\$230,000	\$14.72	\$14.72	\$16.79	\$20.01	\$26.45	\$34.73	\$51.75	\$74.75	\$116.15	\$175.95	\$296.70	\$529.46	\$1,101.24
\$240,000	\$15.36	\$15.36	\$17.52	\$20.88	\$27.60	\$36.24	\$54.00	\$78.00	\$121.20	\$183.60	\$309.60	\$552.48	\$1,149.12
\$250,000	\$16.00	\$16.00	\$18.25	\$21.75	\$28.75	\$37.75	\$56.25	\$81.25	\$126.25	\$191.25	\$322.50	\$575.50	\$1,197.00
\$260,000	\$16.64	\$16.64	\$18.98	\$22.62	\$29.90	\$39.26	\$58.50	\$84.50	\$131.30	\$198.90	\$335.40	\$598.52	\$1,244.88
\$270,000	\$17.28	\$17.28	\$19.71	\$23.49	\$31.05	\$40.77	\$60.75	\$87.75	\$136.35	\$206.55	\$348.30	\$621.54	\$1,292.76
\$280,000	\$17.92	\$17.92	\$20.44	\$24.36	\$32.20	\$42.28	\$63.00	\$91.00	\$141.40	\$214.20	\$361.20	\$644.56	\$1,340.64
\$290,000	\$18.56	\$18.56	\$21.17	\$25.23	\$33.35	\$43.79	\$65.25	\$94.25	\$146.45	\$221.85	\$374.10	\$667.58	\$1,388.52
\$300,000	\$19.20	\$19.20	\$21.90	\$26.10	\$34.50	\$45.30	\$67.50	\$97.50	\$151.50	\$229.50	\$387.00	\$690.60	\$1,436.40
\$310,000	\$19.84	\$19.84	\$22.63	\$26.97	\$35.65	\$46.81	\$69.75	\$100.75	\$156.55	\$237.15	\$399.90	\$713.62	\$1,484.28
\$320,000	\$20.48	\$20.48	\$23.36	\$27.84	\$36.80	\$48.32	\$72.00	\$104.00	\$161.60	\$244.80	\$412.80	\$736.64	\$1,532.16
\$330,000	\$21.12	\$21.12	\$24.09	\$28.71	\$37.95	\$49.83	\$74.25	\$107.25	\$166.65	\$252.45	\$425.70	\$759.66	\$1,580.04
\$340,000	\$21.76	\$21.76	\$24.82	\$29.58	\$39.10	\$51.34	\$76.50	\$110.50	\$171.70	\$260.10	\$438.60	\$782.68	\$1,627.92
\$350,000	\$22.40	\$22.40	\$25.55	\$30.45	\$40.25	\$52.85	\$78.75	\$113.75	\$176.75	\$267.75	\$451.50	\$805.70	\$1,675.80
\$360,000	\$23.04	\$23.04	\$26.28	\$31.32	\$41.40	\$54.36	\$81.00	\$117.00	\$181.80	\$275.40	\$464.40	\$828.72	\$1,723.68
\$370,000	\$23.68	\$23.68	\$27.01	\$32.19	\$42.55	\$55.87	\$83.25	\$120.25	\$186.85	\$283.05	\$477.30	\$851.74	\$1,771.56
\$380,000	\$24.32	\$24.32	\$27.74	\$33.06	\$43.70	\$57.38	\$85.50	\$123.50	\$191.90	\$290.70	\$490.20	\$874.76	\$1,819.44

**Note:** Premiums are based on your age as of 08/01 and amount of coverage chosen.

OneAmerica<sup>®</sup> is the marketing name for the companies of OneAmerica.



## Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

### Payroll Deduction Illustration: 10 Pay Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$24.96	\$24.96	\$28.47	\$33.93	\$44.85	\$58.89	\$87.75	\$126.75	\$196.95	\$298.35	\$503.10	\$897.78	\$1,867.32
\$400,000	\$25.60	\$25.60	\$29.20	\$34.80	\$46.00	\$60.40	\$90.00	\$130.00	\$202.00	\$306.00	\$516.00	\$920.80	\$1,915.20
\$410,000	\$26.24	\$26.24	\$29.93	\$35.67	\$47.15	\$61.91	\$92.25	\$133.25	\$207.05	\$313.65	\$528.90	\$943.82	\$1,963.08
\$420,000	\$26.88	\$26.88	\$30.66	\$36.54	\$48.30	\$63.42	\$94.50	\$136.50	\$212.10	\$321.30	\$541.80	\$966.84	\$2,010.96
\$430,000	\$27.52	\$27.52	\$31.39	\$37.41	\$49.45	\$64.93	\$96.75	\$139.75	\$217.15	\$328.95	\$554.70	\$989.86	\$2,058.84
\$440,000	\$28.16	\$28.16	\$32.12	\$38.28	\$50.60	\$66.44	\$99.00	\$143.00	\$222.20	\$336.60	\$567.60	\$1,012.88	\$2,106.72
\$450,000	\$28.80	\$28.80	\$32.85	\$39.15	\$51.75	\$67.95	\$101.25	\$146.25	\$227.25	\$344.25	\$580.50	\$1,035.90	\$2,154.60
\$460,000	\$29.44	\$29.44	\$33.58	\$40.02	\$52.90	\$69.46	\$103.50	\$149.50	\$232.30	\$351.90	\$593.40	\$1,058.92	\$2,202.48
\$470,000	\$30.08	\$30.08	\$34.31	\$40.89	\$54.05	\$70.97	\$105.75	\$152.75	\$237.35	\$359.55	\$606.30	\$1,081.94	\$2,250.36
\$480,000	\$30.72	\$30.72	\$35.04	\$41.76	\$55.20	\$72.48	\$108.00	\$156.00	\$242.40	\$367.20	\$619.20	\$1,104.96	\$2,298.24
\$490,000	\$31.36	\$31.36	\$35.77	\$42.63	\$56.35	\$73.99	\$110.25	\$159.25	\$247.45	\$374.85	\$632.10	\$1,127.98	\$2,346.12
\$500,000	\$32.00	\$32.00	\$36.50	\$43.50	\$57.50	\$75.50	\$112.50	\$162.50	\$252.50	\$382.50	\$645.00	\$1,151.00	\$2,394.00

**Note:** Premiums are based on your age as of 08/01 and amount of coverage chosen.

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## Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

### Payroll Deduction Illustration: 10 Pay Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.64	\$0.64	\$0.73	\$0.87	\$1.15	\$1.51	\$2.25	\$3.25	\$5.05	\$7.65	\$12.90	\$24.10	\$47.88
\$20,000	\$1.28	\$1.28	\$1.46	\$1.74	\$2.30	\$3.02	\$4.50	\$6.50	\$10.10	\$15.30	\$25.80	\$48.20	\$95.76
\$30,000	\$1.92	\$1.92	\$2.19	\$2.61	\$3.45	\$4.53	\$6.75	\$9.75	\$15.15	\$22.95	\$38.70	\$72.30	\$143.64
\$40,000	\$2.56	\$2.56	\$2.92	\$3.48	\$4.60	\$6.04	\$9.00	\$13.00	\$20.20	\$30.60	\$51.60	\$96.40	\$191.52
\$50,000	\$3.20	\$3.20	\$3.65	\$4.35	\$5.75	\$7.55	\$11.25	\$16.25	\$25.25	\$38.25	\$64.50	\$120.50	\$239.40
<b>The amounts below require Statement of Insurability form</b>													
\$60,000	\$3.84	\$3.84	\$4.38	\$5.22	\$6.90	\$9.06	\$13.50	\$19.50	\$30.30	\$45.90	\$77.40	\$144.60	\$287.28
\$70,000	\$4.48	\$4.48	\$5.11	\$6.09	\$8.05	\$10.57	\$15.75	\$22.75	\$35.35	\$53.55	\$90.30	\$168.70	\$335.16
\$80,000	\$5.12	\$5.12	\$5.84	\$6.96	\$9.20	\$12.08	\$18.00	\$26.00	\$40.40	\$61.20	\$103.20	\$192.80	\$383.04
\$90,000	\$5.76	\$5.76	\$6.57	\$7.83	\$10.35	\$13.59	\$20.25	\$29.25	\$45.45	\$68.85	\$116.10	\$216.90	\$430.92
\$100,000	\$6.40	\$6.40	\$7.30	\$8.70	\$11.50	\$15.10	\$22.50	\$32.50	\$50.50	\$76.50	\$129.00	\$241.00	\$478.80
\$110,000	\$7.04	\$7.04	\$8.03	\$9.57	\$12.65	\$16.61	\$24.75	\$35.75	\$55.55	\$84.15	\$141.90	\$265.10	\$526.68
\$120,000	\$7.68	\$7.68	\$8.76	\$10.44	\$13.80	\$18.12	\$27.00	\$39.00	\$60.60	\$91.80	\$154.80	\$289.20	\$574.56
\$130,000	\$8.32	\$8.32	\$9.49	\$11.31	\$14.95	\$19.63	\$29.25	\$42.25	\$65.65	\$99.45	\$167.70	\$313.30	\$622.44
\$140,000	\$8.96	\$8.96	\$10.22	\$12.18	\$16.10	\$21.14	\$31.50	\$45.50	\$70.70	\$107.10	\$180.60	\$337.40	\$670.32
\$150,000	\$9.60	\$9.60	\$10.95	\$13.05	\$17.25	\$22.65	\$33.75	\$48.75	\$75.75	\$114.75	\$193.50	\$361.50	\$718.20
\$160,000	\$10.24	\$10.24	\$11.68	\$13.92	\$18.40	\$24.16	\$36.00	\$52.00	\$80.80	\$122.40	\$206.40	\$385.60	\$766.08
\$170,000	\$10.88	\$10.88	\$12.41	\$14.79	\$19.55	\$25.67	\$38.25	\$55.25	\$85.85	\$130.05	\$219.30	\$409.70	\$813.96
\$180,000	\$11.52	\$11.52	\$13.14	\$15.66	\$20.70	\$27.18	\$40.50	\$58.50	\$90.90	\$137.70	\$232.20	\$433.80	\$861.84
\$190,000	\$12.16	\$12.16	\$13.87	\$16.53	\$21.85	\$28.69	\$42.75	\$61.75	\$95.95	\$145.35	\$245.10	\$457.90	\$909.72
\$200,000	\$12.80	\$12.80	\$14.60	\$17.40	\$23.00	\$30.20	\$45.00	\$65.00	\$101.00	\$153.00	\$258.00	\$482.00	\$957.60
\$210,000	\$13.44	\$13.44	\$15.33	\$18.27	\$24.15	\$31.71	\$47.25	\$68.25	\$106.05	\$160.65	\$270.90	\$506.10	\$1,005.48
\$220,000	\$14.08	\$14.08	\$16.06	\$19.14	\$25.30	\$33.22	\$49.50	\$71.50	\$111.10	\$168.30	\$283.80	\$530.20	\$1,053.36
\$230,000	\$14.72	\$14.72	\$16.79	\$20.01	\$26.45	\$34.73	\$51.75	\$74.75	\$116.15	\$175.95	\$296.70	\$554.30	\$1,101.24
\$240,000	\$15.36	\$15.36	\$17.52	\$20.88	\$27.60	\$36.24	\$54.00	\$78.00	\$121.20	\$183.60	\$309.60	\$578.40	\$1,149.12
\$250,000	\$16.00	\$16.00	\$18.25	\$21.75	\$28.75	\$37.75	\$56.25	\$81.25	\$126.25	\$191.25	\$322.50	\$602.50	\$1,197.00
\$260,000	\$16.64	\$16.64	\$18.98	\$22.62	\$29.90	\$39.26	\$58.50	\$84.50	\$131.30	\$198.90	\$335.40	\$626.60	\$1,244.88
\$270,000	\$17.28	\$17.28	\$19.71	\$23.49	\$31.05	\$40.77	\$60.75	\$87.75	\$136.35	\$206.55	\$348.30	\$650.70	\$1,292.76
\$280,000	\$17.92	\$17.92	\$20.44	\$24.36	\$32.20	\$42.28	\$63.00	\$91.00	\$141.40	\$214.20	\$361.20	\$674.80	\$1,340.64
\$290,000	\$18.56	\$18.56	\$21.17	\$25.23	\$33.35	\$43.79	\$65.25	\$94.25	\$146.45	\$221.85	\$374.10	\$698.90	\$1,388.52
\$300,000	\$19.20	\$19.20	\$21.90	\$26.10	\$34.50	\$45.30	\$67.50	\$97.50	\$151.50	\$229.50	\$387.00	\$723.00	\$1,436.40
\$310,000	\$19.84	\$19.84	\$22.63	\$26.97	\$35.65	\$46.81	\$69.75	\$100.75	\$156.55	\$237.15	\$399.90	\$747.10	\$1,484.28
\$320,000	\$20.48	\$20.48	\$23.36	\$27.84	\$36.80	\$48.32	\$72.00	\$104.00	\$161.60	\$244.80	\$412.80	\$771.20	\$1,532.16
\$330,000	\$21.12	\$21.12	\$24.09	\$28.71	\$37.95	\$49.83	\$74.25	\$107.25	\$166.65	\$252.45	\$425.70	\$795.30	\$1,580.04
\$340,000	\$21.76	\$21.76	\$24.82	\$29.58	\$39.10	\$51.34	\$76.50	\$110.50	\$171.70	\$260.10	\$438.60	\$819.40	\$1,627.92
\$350,000	\$22.40	\$22.40	\$25.55	\$30.45	\$40.25	\$52.85	\$78.75	\$113.75	\$176.75	\$267.75	\$451.50	\$843.50	\$1,675.80
\$360,000	\$23.04	\$23.04	\$26.28	\$31.32	\$41.40	\$54.36	\$81.00	\$117.00	\$181.80	\$275.40	\$464.40	\$867.60	\$1,723.68
\$370,000	\$23.68	\$23.68	\$27.01	\$32.19	\$42.55	\$55.87	\$83.25	\$120.25	\$186.85	\$283.05	\$477.30	\$891.70	\$1,771.56
\$380,000	\$24.32	\$24.32	\$27.74	\$33.06	\$43.70	\$57.38	\$85.50	\$123.50	\$191.90	\$290.70	\$490.20	\$915.80	\$1,819.44

**Note:** Spouse premiums are based on your spouse's age as of 08/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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### Payroll Deduction Illustration: 10 Pay Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$24.96	\$24.96	\$28.47	\$33.93	\$44.85	\$58.89	\$87.75	\$126.75	\$196.95	\$298.35	\$503.10	\$939.90	\$1,867.32
\$400,000	\$25.60	\$25.60	\$29.20	\$34.80	\$46.00	\$60.40	\$90.00	\$130.00	\$202.00	\$306.00	\$516.00	\$964.00	\$1,915.20
\$410,000	\$26.24	\$26.24	\$29.93	\$35.67	\$47.15	\$61.91	\$92.25	\$133.25	\$207.05	\$313.65	\$528.90	\$988.10	\$1,963.08
\$420,000	\$26.88	\$26.88	\$30.66	\$36.54	\$48.30	\$63.42	\$94.50	\$136.50	\$212.10	\$321.30	\$541.80	\$1,012.20	\$2,010.96
\$430,000	\$27.52	\$27.52	\$31.39	\$37.41	\$49.45	\$64.93	\$96.75	\$139.75	\$217.15	\$328.95	\$554.70	\$1,036.30	\$2,058.84
\$440,000	\$28.16	\$28.16	\$32.12	\$38.28	\$50.60	\$66.44	\$99.00	\$143.00	\$222.20	\$336.60	\$567.60	\$1,060.40	\$2,106.72
\$450,000	\$28.80	\$28.80	\$32.85	\$39.15	\$51.75	\$67.95	\$101.25	\$146.25	\$227.25	\$344.25	\$580.50	\$1,084.50	\$2,154.60
\$460,000	\$29.44	\$29.44	\$33.58	\$40.02	\$52.90	\$69.46	\$103.50	\$149.50	\$232.30	\$351.90	\$593.40	\$1,108.60	\$2,202.48
\$470,000	\$30.08	\$30.08	\$34.31	\$40.89	\$54.05	\$70.97	\$105.75	\$152.75	\$237.35	\$359.55	\$606.30	\$1,132.70	\$2,250.36
\$480,000	\$30.72	\$30.72	\$35.04	\$41.76	\$55.20	\$72.48	\$108.00	\$156.00	\$242.40	\$367.20	\$619.20	\$1,156.80	\$2,298.24
\$490,000	\$31.36	\$31.36	\$35.77	\$42.63	\$56.35	\$73.99	\$110.25	\$159.25	\$247.45	\$374.85	\$632.10	\$1,180.90	\$2,346.12
\$500,000	\$32.00	\$32.00	\$36.50	\$43.50	\$57.50	\$75.50	\$112.50	\$162.50	\$252.50	\$382.50	\$645.00	\$1,205.00	\$2,394.00

### Child Options

Life & AD&D	Child(ren) 6 months to age 19, or 25 if full-time student	Child(ren) live birth to 6 months	Deduction Amount Child(ren)
Option 1:	\$2,500	\$1,000	\$0.67
Option 2:	\$5,000	\$1,000	\$1.34
Option 3:	\$7,500	\$1,000	\$2.02
Option 4:	\$10,000	\$1,000	\$2.69

**Note:** Spouse premiums are based on your spouse's age as of 08/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

OneAmerica<sup>®</sup> is the marketing name for the companies of OneAmerica.

## Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

### Payroll Deduction Illustration: 12 Pay Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.53	\$0.53	\$0.61	\$0.72	\$0.96	\$1.26	\$1.87	\$2.71	\$4.21	\$6.37	\$10.75	\$19.18	\$39.90
\$20,000	\$1.06	\$1.06	\$1.22	\$1.44	\$1.92	\$2.52	\$3.74	\$5.42	\$8.42	\$12.74	\$21.50	\$38.36	\$79.80
\$30,000	\$1.59	\$1.59	\$1.83	\$2.16	\$2.88	\$3.78	\$5.61	\$8.13	\$12.63	\$19.11	\$32.25	\$57.54	\$119.70
\$40,000	\$2.12	\$2.12	\$2.44	\$2.88	\$3.84	\$5.04	\$7.48	\$10.84	\$16.84	\$25.48	\$43.00	\$76.72	\$159.60
\$50,000	\$2.65	\$2.65	\$3.05	\$3.60	\$4.80	\$6.30	\$9.35	\$13.55	\$21.05	\$31.85	\$53.75	\$95.90	\$199.50
\$60,000	\$3.18	\$3.18	\$3.66	\$4.32	\$5.76	\$7.56	\$11.22	\$16.26	\$25.26	\$38.22	\$64.50	\$115.08	\$239.40
\$70,000	\$3.71	\$3.71	\$4.27	\$5.04	\$6.72	\$8.82	\$13.09	\$18.97	\$29.47	\$44.59	\$75.25	\$134.26	\$279.30
\$80,000	\$4.24	\$4.24	\$4.88	\$5.76	\$7.68	\$10.08	\$14.96	\$21.68	\$33.68	\$50.96	\$86.00	\$153.44	\$319.20
\$90,000	\$4.77	\$4.77	\$5.49	\$6.48	\$8.64	\$11.34	\$16.83	\$24.39	\$37.89	\$57.33	\$96.75	\$172.62	\$359.10
\$100,000	\$5.30	\$5.30	\$6.10	\$7.20	\$9.60	\$12.60	\$18.70	\$27.10	\$42.10	\$63.70	\$107.50	\$191.80	\$399.00
\$110,000	\$5.83	\$5.83	\$6.71	\$7.92	\$10.56	\$13.86	\$20.57	\$29.81	\$46.31	\$70.07	\$118.25	\$210.98	\$438.90
\$120,000	\$6.36	\$6.36	\$7.32	\$8.64	\$11.52	\$15.12	\$22.44	\$32.52	\$50.52	\$76.44	\$129.00	\$230.16	\$478.80
\$130,000	\$6.89	\$6.89	\$7.93	\$9.36	\$12.48	\$16.38	\$24.31	\$35.23	\$54.73	\$82.81	\$139.75	\$249.34	\$518.70
\$140,000	\$7.42	\$7.42	\$8.54	\$10.08	\$13.44	\$17.64	\$26.18	\$37.94	\$58.94	\$89.18	\$150.50	\$268.52	\$558.60
\$150,000	\$7.95	\$7.95	\$9.15	\$10.80	\$14.40	\$18.90	\$28.05	\$40.65	\$63.15	\$95.55	\$161.25	\$287.70	\$598.50
\$160,000	\$8.48	\$8.48	\$9.76	\$11.52	\$15.36	\$20.16	\$29.92	\$43.36	\$67.36	\$101.92	\$172.00	\$306.88	\$638.40
\$170,000	\$9.01	\$9.01	\$10.37	\$12.24	\$16.32	\$21.42	\$31.79	\$46.07	\$71.57	\$108.29	\$182.75	\$326.06	\$678.30
\$180,000	\$9.54	\$9.54	\$10.98	\$12.96	\$17.28	\$22.68	\$33.66	\$48.78	\$75.78	\$114.66	\$193.50	\$345.24	\$718.20
\$190,000	\$10.07	\$10.07	\$11.59	\$13.68	\$18.24	\$23.94	\$35.53	\$51.49	\$79.99	\$121.03	\$204.25	\$364.42	\$758.10
\$200,000	\$10.60	\$10.60	\$12.20	\$14.40	\$19.20	\$25.20	\$37.40	\$54.20	\$84.20	\$127.40	\$215.00	\$383.60	\$798.00
<b>The amounts below require Statement of Insurability form</b>													
\$210,000	\$11.13	\$11.13	\$12.81	\$15.12	\$20.16	\$26.46	\$39.27	\$56.91	\$88.41	\$133.77	\$225.75	\$402.78	\$837.90
\$220,000	\$11.66	\$11.66	\$13.42	\$15.84	\$21.12	\$27.72	\$41.14	\$59.62	\$92.62	\$140.14	\$236.50	\$421.96	\$877.80
\$230,000	\$12.19	\$12.19	\$14.03	\$16.56	\$22.08	\$28.98	\$43.01	\$62.33	\$96.83	\$146.51	\$247.25	\$441.14	\$917.70
\$240,000	\$12.72	\$12.72	\$14.64	\$17.28	\$23.04	\$30.24	\$44.88	\$65.04	\$101.04	\$152.88	\$258.00	\$460.32	\$957.60
\$250,000	\$13.25	\$13.25	\$15.25	\$18.00	\$24.00	\$31.50	\$46.75	\$67.75	\$105.25	\$159.25	\$268.75	\$479.50	\$997.50
\$260,000	\$13.78	\$13.78	\$15.86	\$18.72	\$24.96	\$32.76	\$48.62	\$70.46	\$109.46	\$165.62	\$279.50	\$498.68	\$1,037.40
\$270,000	\$14.31	\$14.31	\$16.47	\$19.44	\$25.92	\$34.02	\$50.49	\$73.17	\$113.67	\$171.99	\$290.25	\$517.86	\$1,077.30
\$280,000	\$14.84	\$14.84	\$17.08	\$20.16	\$26.88	\$35.28	\$52.36	\$75.88	\$117.88	\$178.36	\$301.00	\$537.04	\$1,117.20
\$290,000	\$15.37	\$15.37	\$17.69	\$20.88	\$27.84	\$36.54	\$54.23	\$78.59	\$122.09	\$184.73	\$311.75	\$556.22	\$1,157.10
\$300,000	\$15.90	\$15.90	\$18.30	\$21.60	\$28.80	\$37.80	\$56.10	\$81.30	\$126.30	\$191.10	\$322.50	\$575.40	\$1,197.00
\$310,000	\$16.43	\$16.43	\$18.91	\$22.32	\$29.76	\$39.06	\$57.97	\$84.01	\$130.51	\$197.47	\$333.25	\$594.58	\$1,236.90
\$320,000	\$16.96	\$16.96	\$19.52	\$23.04	\$30.72	\$40.32	\$59.84	\$86.72	\$134.72	\$203.84	\$344.00	\$613.76	\$1,276.80
\$330,000	\$17.49	\$17.49	\$20.13	\$23.76	\$31.68	\$41.58	\$61.71	\$89.43	\$138.93	\$210.21	\$354.75	\$632.94	\$1,316.70
\$340,000	\$18.02	\$18.02	\$20.74	\$24.48	\$32.64	\$42.84	\$63.58	\$92.14	\$143.14	\$216.58	\$365.50	\$652.12	\$1,356.60
\$350,000	\$18.55	\$18.55	\$21.35	\$25.20	\$33.60	\$44.10	\$65.45	\$94.85	\$147.35	\$222.95	\$376.25	\$671.30	\$1,396.50
\$360,000	\$19.08	\$19.08	\$21.96	\$25.92	\$34.56	\$45.36	\$67.32	\$97.56	\$151.56	\$229.32	\$387.00	\$690.48	\$1,436.40
\$370,000	\$19.61	\$19.61	\$22.57	\$26.64	\$35.52	\$46.62	\$69.19	\$100.27	\$155.77	\$235.69	\$397.75	\$709.66	\$1,476.30
\$380,000	\$20.14	\$20.14	\$23.18	\$27.36	\$36.48	\$47.88	\$71.06	\$102.98	\$159.98	\$242.06	\$408.50	\$728.84	\$1,516.20

**Note:** Premiums are based on your age as of 08/01 and amount of coverage chosen.

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## Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

### Payroll Deduction Illustration: 12 Pay Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$20.67	\$20.67	\$23.79	\$28.08	\$37.44	\$49.14	\$72.93	\$105.69	\$164.19	\$248.43	\$419.25	\$748.02	\$1,556.10
\$400,000	\$21.20	\$21.20	\$24.40	\$28.80	\$38.40	\$50.40	\$74.80	\$108.40	\$168.40	\$254.80	\$430.00	\$767.20	\$1,596.00
\$410,000	\$21.73	\$21.73	\$25.01	\$29.52	\$39.36	\$51.66	\$76.67	\$111.11	\$172.61	\$261.17	\$440.75	\$786.38	\$1,635.90
\$420,000	\$22.26	\$22.26	\$25.62	\$30.24	\$40.32	\$52.92	\$78.54	\$113.82	\$176.82	\$267.54	\$451.50	\$805.56	\$1,675.80
\$430,000	\$22.79	\$22.79	\$26.23	\$30.96	\$41.28	\$54.18	\$80.41	\$116.53	\$181.03	\$273.91	\$462.25	\$824.74	\$1,715.70
\$440,000	\$23.32	\$23.32	\$26.84	\$31.68	\$42.24	\$55.44	\$82.28	\$119.24	\$185.24	\$280.28	\$473.00	\$843.92	\$1,755.60
\$450,000	\$23.85	\$23.85	\$27.45	\$32.40	\$43.20	\$56.70	\$84.15	\$121.95	\$189.45	\$286.65	\$483.75	\$863.10	\$1,795.50
\$460,000	\$24.38	\$24.38	\$28.06	\$33.12	\$44.16	\$57.96	\$86.02	\$124.66	\$193.66	\$293.02	\$494.50	\$882.28	\$1,835.40
\$470,000	\$24.91	\$24.91	\$28.67	\$33.84	\$45.12	\$59.22	\$87.89	\$127.37	\$197.87	\$299.39	\$505.25	\$901.46	\$1,875.30
\$480,000	\$25.44	\$25.44	\$29.28	\$34.56	\$46.08	\$60.48	\$89.76	\$130.08	\$202.08	\$305.76	\$516.00	\$920.64	\$1,915.20
\$490,000	\$25.97	\$25.97	\$29.89	\$35.28	\$47.04	\$61.74	\$91.63	\$132.79	\$206.29	\$312.13	\$526.75	\$939.82	\$1,955.10
\$500,000	\$26.50	\$26.50	\$30.50	\$36.00	\$48.00	\$63.00	\$93.50	\$135.50	\$210.50	\$318.50	\$537.50	\$959.00	\$1,995.00

**Note:** Premiums are based on your age as of 08/01 and amount of coverage chosen.

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## Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

### Payroll Deduction Illustration: 12 Pay Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.53	\$0.53	\$0.61	\$0.72	\$0.96	\$1.26	\$1.87	\$2.71	\$4.21	\$6.37	\$10.75	\$20.08	\$39.90
\$20,000	\$1.06	\$1.06	\$1.22	\$1.44	\$1.92	\$2.52	\$3.74	\$5.42	\$8.42	\$12.74	\$21.50	\$40.16	\$79.80
\$30,000	\$1.59	\$1.59	\$1.83	\$2.16	\$2.88	\$3.78	\$5.61	\$8.13	\$12.63	\$19.11	\$32.25	\$60.24	\$119.70
\$40,000	\$2.12	\$2.12	\$2.44	\$2.88	\$3.84	\$5.04	\$7.48	\$10.84	\$16.84	\$25.48	\$43.00	\$80.32	\$159.60
\$50,000	\$2.65	\$2.65	\$3.05	\$3.60	\$4.80	\$6.30	\$9.35	\$13.55	\$21.05	\$31.85	\$53.75	\$100.40	\$199.50
<b>The amounts below require Statement of Insurability form</b>													
\$60,000	\$3.18	\$3.18	\$3.66	\$4.32	\$5.76	\$7.56	\$11.22	\$16.26	\$25.26	\$38.22	\$64.50	\$120.48	\$239.40
\$70,000	\$3.71	\$3.71	\$4.27	\$5.04	\$6.72	\$8.82	\$13.09	\$18.97	\$29.47	\$44.59	\$75.25	\$140.56	\$279.30
\$80,000	\$4.24	\$4.24	\$4.88	\$5.76	\$7.68	\$10.08	\$14.96	\$21.68	\$33.68	\$50.96	\$86.00	\$160.64	\$319.20
\$90,000	\$4.77	\$4.77	\$5.49	\$6.48	\$8.64	\$11.34	\$16.83	\$24.39	\$37.89	\$57.33	\$96.75	\$180.72	\$359.10
\$100,000	\$5.30	\$5.30	\$6.10	\$7.20	\$9.60	\$12.60	\$18.70	\$27.10	\$42.10	\$63.70	\$107.50	\$200.80	\$399.00
\$110,000	\$5.83	\$5.83	\$6.71	\$7.92	\$10.56	\$13.86	\$20.57	\$29.81	\$46.31	\$70.07	\$118.25	\$220.88	\$438.90
\$120,000	\$6.36	\$6.36	\$7.32	\$8.64	\$11.52	\$15.12	\$22.44	\$32.52	\$50.52	\$76.44	\$129.00	\$240.96	\$478.80
\$130,000	\$6.89	\$6.89	\$7.93	\$9.36	\$12.48	\$16.38	\$24.31	\$35.23	\$54.73	\$82.81	\$139.75	\$261.04	\$518.70
\$140,000	\$7.42	\$7.42	\$8.54	\$10.08	\$13.44	\$17.64	\$26.18	\$37.94	\$58.94	\$89.18	\$150.50	\$281.12	\$558.60
\$150,000	\$7.95	\$7.95	\$9.15	\$10.80	\$14.40	\$18.90	\$28.05	\$40.65	\$63.15	\$95.55	\$161.25	\$301.20	\$598.50
\$160,000	\$8.48	\$8.48	\$9.76	\$11.52	\$15.36	\$20.16	\$29.92	\$43.36	\$67.36	\$101.92	\$172.00	\$321.28	\$638.40
\$170,000	\$9.01	\$9.01	\$10.37	\$12.24	\$16.32	\$21.42	\$31.79	\$46.07	\$71.57	\$108.29	\$182.75	\$341.36	\$678.30
\$180,000	\$9.54	\$9.54	\$10.98	\$12.96	\$17.28	\$22.68	\$33.66	\$48.78	\$75.78	\$114.66	\$193.50	\$361.44	\$718.20
\$190,000	\$10.07	\$10.07	\$11.59	\$13.68	\$18.24	\$23.94	\$35.53	\$51.49	\$79.99	\$121.03	\$204.25	\$381.52	\$758.10
\$200,000	\$10.60	\$10.60	\$12.20	\$14.40	\$19.20	\$25.20	\$37.40	\$54.20	\$84.20	\$127.40	\$215.00	\$401.60	\$798.00
\$210,000	\$11.13	\$11.13	\$12.81	\$15.12	\$20.16	\$26.46	\$39.27	\$56.91	\$88.41	\$133.77	\$225.75	\$421.68	\$837.90
\$220,000	\$11.66	\$11.66	\$13.42	\$15.84	\$21.12	\$27.72	\$41.14	\$59.62	\$92.62	\$140.14	\$236.50	\$441.76	\$877.80
\$230,000	\$12.19	\$12.19	\$14.03	\$16.56	\$22.08	\$28.98	\$43.01	\$62.33	\$96.83	\$146.51	\$247.25	\$461.84	\$917.70
\$240,000	\$12.72	\$12.72	\$14.64	\$17.28	\$23.04	\$30.24	\$44.88	\$65.04	\$101.04	\$152.88	\$258.00	\$481.92	\$957.60
\$250,000	\$13.25	\$13.25	\$15.25	\$18.00	\$24.00	\$31.50	\$46.75	\$67.75	\$105.25	\$159.25	\$268.75	\$502.00	\$997.50
\$260,000	\$13.78	\$13.78	\$15.86	\$18.72	\$24.96	\$32.76	\$48.62	\$70.46	\$109.46	\$165.62	\$279.50	\$522.08	\$1,037.40
\$270,000	\$14.31	\$14.31	\$16.47	\$19.44	\$25.92	\$34.02	\$50.49	\$73.17	\$113.67	\$171.99	\$290.25	\$542.16	\$1,077.30
\$280,000	\$14.84	\$14.84	\$17.08	\$20.16	\$26.88	\$35.28	\$52.36	\$75.88	\$117.88	\$178.36	\$301.00	\$562.24	\$1,117.20
\$290,000	\$15.37	\$15.37	\$17.69	\$20.88	\$27.84	\$36.54	\$54.23	\$78.59	\$122.09	\$184.73	\$311.75	\$582.32	\$1,157.10
\$300,000	\$15.90	\$15.90	\$18.30	\$21.60	\$28.80	\$37.80	\$56.10	\$81.30	\$126.30	\$191.10	\$322.50	\$602.40	\$1,197.00
\$310,000	\$16.43	\$16.43	\$18.91	\$22.32	\$29.76	\$39.06	\$57.97	\$84.01	\$130.51	\$197.47	\$333.25	\$622.48	\$1,236.90
\$320,000	\$16.96	\$16.96	\$19.52	\$23.04	\$30.72	\$40.32	\$59.84	\$86.72	\$134.72	\$203.84	\$344.00	\$642.56	\$1,276.80
\$330,000	\$17.49	\$17.49	\$20.13	\$23.76	\$31.68	\$41.58	\$61.71	\$89.43	\$138.93	\$210.21	\$354.75	\$662.64	\$1,316.70
\$340,000	\$18.02	\$18.02	\$20.74	\$24.48	\$32.64	\$42.84	\$63.58	\$92.14	\$143.14	\$216.58	\$365.50	\$682.72	\$1,356.60
\$350,000	\$18.55	\$18.55	\$21.35	\$25.20	\$33.60	\$44.10	\$65.45	\$94.85	\$147.35	\$222.95	\$376.25	\$702.80	\$1,396.50
\$360,000	\$19.08	\$19.08	\$21.96	\$25.92	\$34.56	\$45.36	\$67.32	\$97.56	\$151.56	\$229.32	\$387.00	\$722.88	\$1,436.40
\$370,000	\$19.61	\$19.61	\$22.57	\$26.64	\$35.52	\$46.62	\$69.19	\$100.27	\$155.77	\$235.69	\$397.75	\$742.96	\$1,476.30
\$380,000	\$20.14	\$20.14	\$23.18	\$27.36	\$36.48	\$47.88	\$71.06	\$102.98	\$159.98	\$242.06	\$408.50	\$763.04	\$1,516.20

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### Payroll Deduction Illustration: 12 Pay Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$20.67	\$20.67	\$23.79	\$28.08	\$37.44	\$49.14	\$72.93	\$105.69	\$164.19	\$248.43	\$419.25	\$783.12	\$1,556.10
\$400,000	\$21.20	\$21.20	\$24.40	\$28.80	\$38.40	\$50.40	\$74.80	\$108.40	\$168.40	\$254.80	\$430.00	\$803.20	\$1,596.00
\$410,000	\$21.73	\$21.73	\$25.01	\$29.52	\$39.36	\$51.66	\$76.67	\$111.11	\$172.61	\$261.17	\$440.75	\$823.28	\$1,635.90
\$420,000	\$22.26	\$22.26	\$25.62	\$30.24	\$40.32	\$52.92	\$78.54	\$113.82	\$176.82	\$267.54	\$451.50	\$843.36	\$1,675.80
\$430,000	\$22.79	\$22.79	\$26.23	\$30.96	\$41.28	\$54.18	\$80.41	\$116.53	\$181.03	\$273.91	\$462.25	\$863.44	\$1,715.70
\$440,000	\$23.32	\$23.32	\$26.84	\$31.68	\$42.24	\$55.44	\$82.28	\$119.24	\$185.24	\$280.28	\$473.00	\$883.52	\$1,755.60
\$450,000	\$23.85	\$23.85	\$27.45	\$32.40	\$43.20	\$56.70	\$84.15	\$121.95	\$189.45	\$286.65	\$483.75	\$903.60	\$1,795.50
\$460,000	\$24.38	\$24.38	\$28.06	\$33.12	\$44.16	\$57.96	\$86.02	\$124.66	\$193.66	\$293.02	\$494.50	\$923.68	\$1,835.40
\$470,000	\$24.91	\$24.91	\$28.67	\$33.84	\$45.12	\$59.22	\$87.89	\$127.37	\$197.87	\$299.39	\$505.25	\$943.76	\$1,875.30
\$480,000	\$25.44	\$25.44	\$29.28	\$34.56	\$46.08	\$60.48	\$89.76	\$130.08	\$202.08	\$305.76	\$516.00	\$963.84	\$1,915.20
\$490,000	\$25.97	\$25.97	\$29.89	\$35.28	\$47.04	\$61.74	\$91.63	\$132.79	\$206.29	\$312.13	\$526.75	\$983.92	\$1,955.10
\$500,000	\$26.50	\$26.50	\$30.50	\$36.00	\$48.00	\$63.00	\$93.50	\$135.50	\$210.50	\$318.50	\$537.50	\$1,004.00	\$1,995.00

### Child Options

Life & AD&D	Child(ren) 6 months to age 19, or 25 if full-time student	Child(ren) live birth to 6 months	Deduction Amount Child(ren)
Option 1:	\$2,500	\$1,000	\$0.56
Option 2:	\$5,000	\$1,000	\$1.12
Option 3:	\$7,500	\$1,000	\$1.68
Option 4:	\$10,000	\$1,000	\$2.24

**Note:** Spouse premiums are based on your spouse's age as of 08/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

OneAmerica<sup>®</sup> is the marketing name for the companies of OneAmerica.





## Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

### Payroll Deduction Illustration: 20 Pay Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.33	\$0.33	\$0.37	\$0.44	\$0.58	\$0.76	\$1.13	\$1.63	\$2.53	\$3.83	\$6.46	\$11.52	\$23.95
\$20,000	\$0.64	\$0.64	\$0.73	\$0.87	\$1.15	\$1.51	\$2.25	\$3.25	\$5.05	\$7.65	\$12.90	\$23.02	\$47.88
\$30,000	\$0.97	\$0.97	\$1.10	\$1.31	\$1.73	\$2.27	\$3.38	\$4.88	\$7.58	\$11.48	\$19.36	\$34.54	\$71.83
\$40,000	\$1.28	\$1.28	\$1.46	\$1.74	\$2.30	\$3.02	\$4.50	\$6.50	\$10.10	\$15.30	\$25.80	\$46.04	\$95.76
\$50,000	\$1.61	\$1.61	\$1.83	\$2.18	\$2.88	\$3.78	\$5.63	\$8.13	\$12.63	\$19.13	\$32.26	\$57.56	\$119.71
\$60,000	\$1.92	\$1.92	\$2.19	\$2.61	\$3.45	\$4.53	\$6.75	\$9.75	\$15.15	\$22.95	\$38.70	\$69.06	\$143.64
\$70,000	\$2.25	\$2.25	\$2.56	\$3.05	\$4.03	\$5.29	\$7.88	\$11.38	\$17.68	\$26.78	\$45.16	\$80.58	\$167.59
\$80,000	\$2.56	\$2.56	\$2.92	\$3.48	\$4.60	\$6.04	\$9.00	\$13.00	\$20.20	\$30.60	\$51.60	\$92.08	\$191.52
\$90,000	\$2.89	\$2.89	\$3.29	\$3.92	\$5.18	\$6.80	\$10.13	\$14.63	\$22.73	\$34.43	\$58.06	\$103.60	\$215.47
\$100,000	\$3.20	\$3.20	\$3.65	\$4.35	\$5.75	\$7.55	\$11.25	\$16.25	\$25.25	\$38.25	\$64.50	\$115.10	\$239.40
\$110,000	\$3.53	\$3.53	\$4.02	\$4.79	\$6.33	\$8.31	\$12.38	\$17.88	\$27.78	\$42.08	\$70.96	\$126.62	\$263.35
\$120,000	\$3.84	\$3.84	\$4.38	\$5.22	\$6.90	\$9.06	\$13.50	\$19.50	\$30.30	\$45.90	\$77.40	\$138.12	\$287.28
\$130,000	\$4.17	\$4.17	\$4.75	\$5.66	\$7.48	\$9.82	\$14.63	\$21.13	\$32.83	\$49.73	\$83.86	\$149.64	\$311.23
\$140,000	\$4.48	\$4.48	\$5.11	\$6.09	\$8.05	\$10.57	\$15.75	\$22.75	\$35.35	\$53.55	\$90.30	\$161.14	\$335.16
\$150,000	\$4.81	\$4.81	\$5.48	\$6.53	\$8.63	\$11.33	\$16.88	\$24.38	\$37.88	\$57.38	\$96.76	\$172.66	\$359.11
\$160,000	\$5.12	\$5.12	\$5.84	\$6.96	\$9.20	\$12.08	\$18.00	\$26.00	\$40.40	\$61.20	\$103.20	\$184.16	\$383.04
\$170,000	\$5.45	\$5.45	\$6.21	\$7.40	\$9.78	\$12.84	\$19.13	\$27.63	\$42.93	\$65.03	\$109.66	\$195.68	\$406.99
\$180,000	\$5.76	\$5.76	\$6.57	\$7.83	\$10.35	\$13.59	\$20.25	\$29.25	\$45.45	\$68.85	\$116.10	\$207.18	\$430.92
\$190,000	\$6.09	\$6.09	\$6.94	\$8.27	\$10.93	\$14.35	\$21.38	\$30.88	\$47.98	\$72.68	\$122.56	\$218.70	\$454.87
\$200,000	\$6.40	\$6.40	\$7.30	\$8.70	\$11.50	\$15.10	\$22.50	\$32.50	\$50.50	\$76.50	\$129.00	\$230.20	\$478.80
<b>The amounts below require Statement of Insurability form</b>													
\$210,000	\$6.73	\$6.73	\$7.67	\$9.14	\$12.08	\$15.86	\$23.63	\$34.13	\$53.03	\$80.33	\$135.46	\$241.72	\$502.75
\$220,000	\$7.04	\$7.04	\$8.03	\$9.57	\$12.65	\$16.61	\$24.75	\$35.75	\$55.55	\$84.15	\$141.90	\$253.22	\$526.68
\$230,000	\$7.37	\$7.37	\$8.40	\$10.01	\$13.23	\$17.37	\$25.88	\$37.38	\$58.08	\$87.98	\$148.36	\$264.74	\$550.63
\$240,000	\$7.68	\$7.68	\$8.76	\$10.44	\$13.80	\$18.12	\$27.00	\$39.00	\$60.60	\$91.80	\$154.80	\$276.24	\$574.56
\$250,000	\$8.01	\$8.01	\$9.13	\$10.88	\$14.38	\$18.88	\$28.13	\$40.63	\$63.13	\$95.63	\$161.26	\$287.76	\$598.51
\$260,000	\$8.32	\$8.32	\$9.49	\$11.31	\$14.95	\$19.63	\$29.25	\$42.25	\$65.65	\$99.45	\$167.70	\$299.26	\$622.44
\$270,000	\$8.65	\$8.65	\$9.86	\$11.75	\$15.53	\$20.39	\$30.38	\$43.88	\$68.18	\$103.28	\$174.16	\$310.78	\$646.39
\$280,000	\$8.96	\$8.96	\$10.22	\$12.18	\$16.10	\$21.14	\$31.50	\$45.50	\$70.70	\$107.10	\$180.60	\$322.28	\$670.32
\$290,000	\$9.29	\$9.29	\$10.59	\$12.62	\$16.68	\$21.90	\$32.63	\$47.13	\$73.23	\$110.93	\$187.06	\$333.80	\$694.27
\$300,000	\$9.60	\$9.60	\$10.95	\$13.05	\$17.25	\$22.65	\$33.75	\$48.75	\$75.75	\$114.75	\$193.50	\$345.30	\$718.20
\$310,000	\$9.93	\$9.93	\$11.32	\$13.49	\$17.83	\$23.41	\$34.88	\$50.38	\$78.28	\$118.58	\$199.96	\$356.82	\$742.15
\$320,000	\$10.24	\$10.24	\$11.68	\$13.92	\$18.40	\$24.16	\$36.00	\$52.00	\$80.80	\$122.40	\$206.40	\$368.32	\$766.08
\$330,000	\$10.57	\$10.57	\$12.05	\$14.36	\$18.98	\$24.92	\$37.13	\$53.63	\$83.33	\$126.23	\$212.86	\$379.84	\$790.03
\$340,000	\$10.88	\$10.88	\$12.41	\$14.79	\$19.55	\$25.67	\$38.25	\$55.25	\$85.85	\$130.05	\$219.30	\$391.34	\$813.96
\$350,000	\$11.21	\$11.21	\$12.78	\$15.23	\$20.13	\$26.43	\$39.38	\$56.88	\$88.38	\$133.88	\$225.76	\$402.86	\$837.91
\$360,000	\$11.52	\$11.52	\$13.14	\$15.66	\$20.70	\$27.18	\$40.50	\$58.50	\$90.90	\$137.70	\$232.20	\$414.36	\$861.84
\$370,000	\$11.85	\$11.85	\$13.51	\$16.10	\$21.28	\$27.94	\$41.63	\$60.13	\$93.43	\$141.53	\$238.66	\$425.88	\$885.79
\$380,000	\$12.16	\$12.16	\$13.87	\$16.53	\$21.85	\$28.69	\$42.75	\$61.75	\$95.95	\$145.35	\$245.10	\$437.38	\$909.72

**Note:** Premiums are based on your age as of 08/01 and amount of coverage chosen.

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## Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

### Payroll Deduction Illustration: 20 Pay Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$12.49	\$12.49	\$14.24	\$16.97	\$22.43	\$29.45	\$43.88	\$63.38	\$98.48	\$149.18	\$251.56	\$448.90	\$933.67
\$400,000	\$12.80	\$12.80	\$14.60	\$17.40	\$23.00	\$30.20	\$45.00	\$65.00	\$101.00	\$153.00	\$258.00	\$460.40	\$957.60
\$410,000	\$13.13	\$13.13	\$14.97	\$17.84	\$23.58	\$30.96	\$46.13	\$66.63	\$103.53	\$156.83	\$264.46	\$471.92	\$981.55
\$420,000	\$13.44	\$13.44	\$15.33	\$18.27	\$24.15	\$31.71	\$47.25	\$68.25	\$106.05	\$160.65	\$270.90	\$483.42	\$1,005.48
\$430,000	\$13.77	\$13.77	\$15.70	\$18.71	\$24.73	\$32.47	\$48.38	\$69.88	\$108.58	\$164.48	\$277.36	\$494.94	\$1,029.43
\$440,000	\$14.08	\$14.08	\$16.06	\$19.14	\$25.30	\$33.22	\$49.50	\$71.50	\$111.10	\$168.30	\$283.80	\$506.44	\$1,053.36
\$450,000	\$14.41	\$14.41	\$16.43	\$19.58	\$25.88	\$33.98	\$50.63	\$73.13	\$113.63	\$172.13	\$290.26	\$517.96	\$1,077.31
\$460,000	\$14.72	\$14.72	\$16.79	\$20.01	\$26.45	\$34.73	\$51.75	\$74.75	\$116.15	\$175.95	\$296.70	\$529.46	\$1,101.24
\$470,000	\$15.05	\$15.05	\$17.16	\$20.45	\$27.03	\$35.49	\$52.88	\$76.38	\$118.68	\$179.78	\$303.16	\$540.98	\$1,125.19
\$480,000	\$15.36	\$15.36	\$17.52	\$20.88	\$27.60	\$36.24	\$54.00	\$78.00	\$121.20	\$183.60	\$309.60	\$552.48	\$1,149.12
\$490,000	\$15.69	\$15.69	\$17.89	\$21.32	\$28.18	\$37.00	\$55.13	\$79.63	\$123.73	\$187.43	\$316.06	\$564.00	\$1,173.07
\$500,000	\$16.00	\$16.00	\$18.25	\$21.75	\$28.75	\$37.75	\$56.25	\$81.25	\$126.25	\$191.25	\$322.50	\$575.50	\$1,197.00

**Note:** Premiums are based on your age as of 08/01 and amount of coverage chosen.

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## Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

### Payroll Deduction Illustration: 20 Pay Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.33	\$0.33	\$0.37	\$0.44	\$0.58	\$0.76	\$1.13	\$1.63	\$2.53	\$3.83	\$6.46	\$12.06	\$23.95
\$20,000	\$0.64	\$0.64	\$0.73	\$0.87	\$1.15	\$1.51	\$2.25	\$3.25	\$5.05	\$7.65	\$12.90	\$24.10	\$47.88
\$30,000	\$0.97	\$0.97	\$1.10	\$1.31	\$1.73	\$2.27	\$3.38	\$4.88	\$7.58	\$11.48	\$19.36	\$36.16	\$71.83
\$40,000	\$1.28	\$1.28	\$1.46	\$1.74	\$2.30	\$3.02	\$4.50	\$6.50	\$10.10	\$15.30	\$25.80	\$48.20	\$95.76
\$50,000	\$1.61	\$1.61	\$1.83	\$2.18	\$2.88	\$3.78	\$5.63	\$8.13	\$12.63	\$19.13	\$32.26	\$60.26	\$119.71
<b>The amounts below require Statement of Insurability form</b>													
\$60,000	\$1.92	\$1.92	\$2.19	\$2.61	\$3.45	\$4.53	\$6.75	\$9.75	\$15.15	\$22.95	\$38.70	\$72.30	\$143.64
\$70,000	\$2.25	\$2.25	\$2.56	\$3.05	\$4.03	\$5.29	\$7.88	\$11.38	\$17.68	\$26.78	\$45.16	\$84.36	\$167.59
\$80,000	\$2.56	\$2.56	\$2.92	\$3.48	\$4.60	\$6.04	\$9.00	\$13.00	\$20.20	\$30.60	\$51.60	\$96.40	\$191.52
\$90,000	\$2.89	\$2.89	\$3.29	\$3.92	\$5.18	\$6.80	\$10.13	\$14.63	\$22.73	\$34.43	\$58.06	\$108.46	\$215.47
\$100,000	\$3.20	\$3.20	\$3.65	\$4.35	\$5.75	\$7.55	\$11.25	\$16.25	\$25.25	\$38.25	\$64.50	\$120.50	\$239.40
\$110,000	\$3.53	\$3.53	\$4.02	\$4.79	\$6.33	\$8.31	\$12.38	\$17.88	\$27.78	\$42.08	\$70.96	\$132.56	\$263.35
\$120,000	\$3.84	\$3.84	\$4.38	\$5.22	\$6.90	\$9.06	\$13.50	\$19.50	\$30.30	\$45.90	\$77.40	\$144.60	\$287.28
\$130,000	\$4.17	\$4.17	\$4.75	\$5.66	\$7.48	\$9.82	\$14.63	\$21.13	\$32.83	\$49.73	\$83.86	\$156.66	\$311.23
\$140,000	\$4.48	\$4.48	\$5.11	\$6.09	\$8.05	\$10.57	\$15.75	\$22.75	\$35.35	\$53.55	\$90.30	\$168.70	\$335.16
\$150,000	\$4.81	\$4.81	\$5.48	\$6.53	\$8.63	\$11.33	\$16.88	\$24.38	\$37.88	\$57.38	\$96.76	\$180.76	\$359.11
\$160,000	\$5.12	\$5.12	\$5.84	\$6.96	\$9.20	\$12.08	\$18.00	\$26.00	\$40.40	\$61.20	\$103.20	\$192.80	\$383.04
\$170,000	\$5.45	\$5.45	\$6.21	\$7.40	\$9.78	\$12.84	\$19.13	\$27.63	\$42.93	\$65.03	\$109.66	\$204.86	\$406.99
\$180,000	\$5.76	\$5.76	\$6.57	\$7.83	\$10.35	\$13.59	\$20.25	\$29.25	\$45.45	\$68.85	\$116.10	\$216.90	\$430.92
\$190,000	\$6.09	\$6.09	\$6.94	\$8.27	\$10.93	\$14.35	\$21.38	\$30.88	\$47.98	\$72.68	\$122.56	\$228.96	\$454.87
\$200,000	\$6.40	\$6.40	\$7.30	\$8.70	\$11.50	\$15.10	\$22.50	\$32.50	\$50.50	\$76.50	\$129.00	\$241.00	\$478.80
\$210,000	\$6.73	\$6.73	\$7.67	\$9.14	\$12.08	\$15.86	\$23.63	\$34.13	\$53.03	\$80.33	\$135.46	\$253.06	\$502.75
\$220,000	\$7.04	\$7.04	\$8.03	\$9.57	\$12.65	\$16.61	\$24.75	\$35.75	\$55.55	\$84.15	\$141.90	\$265.10	\$526.68
\$230,000	\$7.37	\$7.37	\$8.40	\$10.01	\$13.23	\$17.37	\$25.88	\$37.38	\$58.08	\$87.98	\$148.36	\$277.16	\$550.63
\$240,000	\$7.68	\$7.68	\$8.76	\$10.44	\$13.80	\$18.12	\$27.00	\$39.00	\$60.60	\$91.80	\$154.80	\$289.20	\$574.56
\$250,000	\$8.01	\$8.01	\$9.13	\$10.88	\$14.38	\$18.88	\$28.13	\$40.63	\$63.13	\$95.63	\$161.26	\$301.26	\$598.51
\$260,000	\$8.32	\$8.32	\$9.49	\$11.31	\$14.95	\$19.63	\$29.25	\$42.25	\$65.65	\$99.45	\$167.70	\$313.30	\$622.44
\$270,000	\$8.65	\$8.65	\$9.86	\$11.75	\$15.53	\$20.39	\$30.38	\$43.88	\$68.18	\$103.28	\$174.16	\$325.36	\$646.39
\$280,000	\$8.96	\$8.96	\$10.22	\$12.18	\$16.10	\$21.14	\$31.50	\$45.50	\$70.70	\$107.10	\$180.60	\$337.40	\$670.32
\$290,000	\$9.29	\$9.29	\$10.59	\$12.62	\$16.68	\$21.90	\$32.63	\$47.13	\$73.23	\$110.93	\$187.06	\$349.46	\$694.27
\$300,000	\$9.60	\$9.60	\$10.95	\$13.05	\$17.25	\$22.65	\$33.75	\$48.75	\$75.75	\$114.75	\$193.50	\$361.50	\$718.20
\$310,000	\$9.93	\$9.93	\$11.32	\$13.49	\$17.83	\$23.41	\$34.88	\$50.38	\$78.28	\$118.58	\$199.96	\$373.56	\$742.15
\$320,000	\$10.24	\$10.24	\$11.68	\$13.92	\$18.40	\$24.16	\$36.00	\$52.00	\$80.80	\$122.40	\$206.40	\$385.60	\$766.08
\$330,000	\$10.57	\$10.57	\$12.05	\$14.36	\$18.98	\$24.92	\$37.13	\$53.63	\$83.33	\$126.23	\$212.86	\$397.66	\$790.03
\$340,000	\$10.88	\$10.88	\$12.41	\$14.79	\$19.55	\$25.67	\$38.25	\$55.25	\$85.85	\$130.05	\$219.30	\$409.70	\$813.96
\$350,000	\$11.21	\$11.21	\$12.78	\$15.23	\$20.13	\$26.43	\$39.38	\$56.88	\$88.38	\$133.88	\$225.76	\$421.76	\$837.91
\$360,000	\$11.52	\$11.52	\$13.14	\$15.66	\$20.70	\$27.18	\$40.50	\$58.50	\$90.90	\$137.70	\$232.20	\$433.80	\$861.84
\$370,000	\$11.85	\$11.85	\$13.51	\$16.10	\$21.28	\$27.94	\$41.63	\$60.13	\$93.43	\$141.53	\$238.66	\$445.86	\$885.79
\$380,000	\$12.16	\$12.16	\$13.87	\$16.53	\$21.85	\$28.69	\$42.75	\$61.75	\$95.95	\$145.35	\$245.10	\$457.90	\$909.72

**Note:** Spouse premiums are based on your spouse's age as of 08/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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## Voluntary Term Life Benefits

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### Payroll Deduction Illustration: 20 Pay Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$390,000	\$12.49	\$12.49	\$14.24	\$16.97	\$22.43	\$29.45	\$43.88	\$63.38	\$98.48	\$149.18	\$251.56	\$469.96	\$933.67
\$400,000	\$12.80	\$12.80	\$14.60	\$17.40	\$23.00	\$30.20	\$45.00	\$65.00	\$101.00	\$153.00	\$258.00	\$482.00	\$957.60
\$410,000	\$13.13	\$13.13	\$14.97	\$17.84	\$23.58	\$30.96	\$46.13	\$66.63	\$103.53	\$156.83	\$264.46	\$494.06	\$981.55
\$420,000	\$13.44	\$13.44	\$15.33	\$18.27	\$24.15	\$31.71	\$47.25	\$68.25	\$106.05	\$160.65	\$270.90	\$506.10	\$1,005.48
\$430,000	\$13.77	\$13.77	\$15.70	\$18.71	\$24.73	\$32.47	\$48.38	\$69.88	\$108.58	\$164.48	\$277.36	\$518.16	\$1,029.43
\$440,000	\$14.08	\$14.08	\$16.06	\$19.14	\$25.30	\$33.22	\$49.50	\$71.50	\$111.10	\$168.30	\$283.80	\$530.20	\$1,053.36
\$450,000	\$14.41	\$14.41	\$16.43	\$19.58	\$25.88	\$33.98	\$50.63	\$73.13	\$113.63	\$172.13	\$290.26	\$542.26	\$1,077.31
\$460,000	\$14.72	\$14.72	\$16.79	\$20.01	\$26.45	\$34.73	\$51.75	\$74.75	\$116.15	\$175.95	\$296.70	\$554.30	\$1,101.24
\$470,000	\$15.05	\$15.05	\$17.16	\$20.45	\$27.03	\$35.49	\$52.88	\$76.38	\$118.68	\$179.78	\$303.16	\$566.36	\$1,125.19
\$480,000	\$15.36	\$15.36	\$17.52	\$20.88	\$27.60	\$36.24	\$54.00	\$78.00	\$121.20	\$183.60	\$309.60	\$578.40	\$1,149.12
\$490,000	\$15.69	\$15.69	\$17.89	\$21.32	\$28.18	\$37.00	\$55.13	\$79.63	\$123.73	\$187.43	\$316.06	\$590.46	\$1,173.07
\$500,000	\$16.00	\$16.00	\$18.25	\$21.75	\$28.75	\$37.75	\$56.25	\$81.25	\$126.25	\$191.25	\$322.50	\$602.50	\$1,197.00

### Child Options

Life & AD&D	Child(ren) 6 months to age 19, or 25 if full-time student	Child(ren) live birth to 6 months	Deduction Amount Child(ren)
Option 1:	\$2,500	\$1,000	\$0.34
Option 2:	\$5,000	\$1,000	\$0.67
Option 3:	\$7,500	\$1,000	\$1.01
Option 4:	\$10,000	\$1,000	\$1.34

**Note:** Spouse premiums are based on your spouse's age as of 08/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

OneAmerica<sup>®</sup> is the marketing name for the companies of OneAmerica.