OneAmerica® Financial

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 $1,000.

Payroll Deduction Illustration: Monthly
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	$0.68	$0.68	$0.68	$0.78	$0.96	$1.39	$2.07	$3.10	$4.37	$5.09	$7.95	$17.43	$17.43
$20,000	$1.36	$1.36	$1.36	$1.56	$1.92	$2.78	$4.14	$6.20	$8.74	$10.18	$15.90	$34.86	$34.86
$30,000	$2.04	$2.04	$2.04	$2.34	$2.88	$4.17	$6.21	$9.30	$13.11	$15.27	$23.85	$52.29	$52.29
$40,000	$2.72	$2.72	$2.72	$3.12	$3.84	$5.56	$8.28	$12.40	$17.48	$20.36	$31.80	$69.72	$69.72
$50,000	$3.40	$3.40	$3.40	$3.90	$4.80	$6.95	$10.35	$15.50	$21.85	$25.45	$39.75	$87.15	$87.15
$60,000	$4.08	$4.08	$4.08	$4.68	$5.76	$8.34	$12.42	$18.60	$26.22	$30.54	$47.70	$104.58	$104.58
$70,000	$4.76	$4.76	$4.76	$5.46	$6.72	$9.73	$14.49	$21.70	$30.59	$35.63	$55.65	$122.01	$122.01
$80,000	$5.44	$5.44	$5.44	$6.24	$7.68	$11.12	$16.56	$24.80	$34.96	$40.72	$63.60	$139.44	$139.44
$90,000	$6.12	$6.12	$6.12	$7.02	$8.64	$12.51	$18.63	$27.90	$39.33	$45.81	$71.55	$156.87	$156.87
$100,000	$6.80	$6.80	$6.80	$7.80	$9.60	$13.90	$20.70	$31.00	$43.70	$50.90	$79.50	$174.30	$174.30
$110,000	$7.48	$7.48	$7.48	$8.58	$10.56	$15.29	$22.77	$34.10	$48.07	$55.99	$87.45	$191.73	$191.73
$120,000	$8.16	$8.16	$8.16	$9.36	$11.52	$16.68	$24.84	$37.20	$52.44	$61.08	$95.40	$209.16	$209.16
$130,000	$8.84	$8.84	$8.84	$10.14	$12.48	$18.07	$26.91	$40.30	$56.81	$66.17	$103.35	$226.59	$226.59
$140,000	$9.52	$9.52	$9.52	$10.92	$13.44	$19.46	$28.98	$43.40	$61.18	$71.26	$111.30	$244.02	$244.02
$150,000	$10.20	$10.20	$10.20	$11.70	$14.40	$20.85	$31.05	$46.50	$65.55	$76.35	$119.25	$261.45	$261.45
$160,000	$10.88	$10.88	$10.88	$12.48	$15.36	$22.24	$33.12	$49.60	$69.92	$81.44	$127.20	$278.88	$278.88
$170,000	$11.56	$11.56	$11.56	$13.26	$16.32	$23.63	$35.19	$52.70	$74.29	$86.53	$135.15	$296.31	$296.31
$180,000	$12.24	$12.24	$12.24	$14.04	$17.28	$25.02	$37.26	$55.80	$78.66	$91.62	$143.10	$313.74	$313.74
$190,000	$12.92	$12.92	$12.92	$14.82	$18.24	$26.41	$39.33	$58.90	$83.03	$96.71	$151.05	$331.17	$331.17
$200,000	$13.60	$13.60	$13.60	$15.60	$19.20	$27.80	$41.40	$62.00	$87.40	$101.80	$159.00	$348.60	$348.60
The amounts below require Statement of Insurability form													
$210,000	$14.28	$14.28	$14.28	$16.38	$20.16	$29.19	$43.47	$65.10	$91.77	$106.89	$166.95	$366.03	$366.03
$220,000	$14.96	$14.96	$14.96	$17.16	$21.12	$30.58	$45.54	$68.20	$96.14	$111.98	$174.90	$383.46	$383.46
$230,000	$15.64	$15.64	$15.64	$17.94	$22.08	$31.97	$47.61	$71.30	$100.51	$117.07	$182.85	$400.89	$400.89
$240,000	$16.32	$16.32	$16.32	$18.72	$23.04	$33.36	$49.68	$74.40	$104.88	$122.16	$190.80	$418.32	$418.32
$250,000	$17.00	$17.00	$17.00	$19.50	$24.00	$34.75	$51.75	$77.50	$109.25	$127.25	$198.75	$435.75	$435.75
$260,000	$17.68	$17.68	$17.68	$20.28	$24.96	$36.14	$53.82	$80.60	$113.62	$132.34	$206.70	$453.18	$453.18
$270,000	$18.36	$18.36	$18.36	$21.06	$25.92	$37.53	$55.89	$83.70	$117.99	$137.43	$214.65	$470.61	$470.61
$280,000	$19.04	$19.04	$19.04	$21.84	$26.88	$38.92	$57.96	$86.80	$122.36	$142.52	$222.60	$488.04	$488.04
$290,000	$19.72	$19.72	$19.72	$22.62	$27.84	$40.31	$60.03	$89.90	$126.73	$147.61	$230.55	$505.47	$505.47
$300,000	$20.40	$20.40	$20.40	$23.40	$28.80	$41.70	$62.10	$93.00	$131.10	$152.70	$238.50	$522.90	$522.90
$310,000	$21.08	$21.08	$21.08	$24.18	$29.76	$43.09	$64.17	$96.10	$135.47	$157.79	$246.45	$540.33	$540.33
$320,000	$21.76	$21.76	$21.76	$24.96	$30.72	$44.48	$66.24	$99.20	$139.84	$162.88	$254.40	$557.76	$557.76
$330,000	$22.44	$22.44	$22.44	$25.74	$31.68	$45.87	$68.31	$102.30	$144.21	$167.97	$262.35	$575.19	$575.19
$340,000	$23.12	$23.12	$23.12	$26.52	$32.64	$47.26	$70.38	$105.40	$148.58	$173.06	$270.30	$592.62	$592.62
$350,000	$23.80	$23.80	$23.80	$27.30	$33.60	$48.65	$72.45	$108.50	$152.95	$178.15	$278.25	$610.05	$610.05
$360,000	$24.48	$24.48	$24.48	$28.08	$34.56	$50.04	$74.52	$111.60	$157.32	$183.24	$286.20	$627.48	$627.48
$370,000	$25.16	$25.16	$25.16	$28.86	$35.52	$51.43	$76.59	$114.70	$161.69	$188.33	$294.15	$644.91	$644.91
$380,000	$25.84	$25.84	$25.84	$29.64	$36.48	$52.82	$78.66	$117.80	$166.06	$193.42	$302.10	$662.34	$662.34

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

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Payroll Deduction Illustration: Monthly
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	$26.52	$26.52	$26.52	$30.42	$37.44	$54.21	$80.73	$120.90	$170.43	$198.51	$310.05	$679.77	$679.77
$400,000	$27.20	$27.20	$27.20	$31.20	$38.40	$55.60	$82.80	$124.00	$174.80	$203.60	$318.00	$697.20	$697.20
$410,000	$27.88	$27.88	$27.88	$31.98	$39.36	$56.99	$84.87	$127.10	$179.17	$208.69	$325.95	$714.63	$714.63
$420,000	$28.56	$28.56	$28.56	$32.76	$40.32	$58.38	$86.94	$130.20	$183.54	$213.78	$333.90	$732.06	$732.06
$430,000	$29.24	$29.24	$29.24	$33.54	$41.28	$59.77	$89.01	$133.30	$187.91	$218.87	$341.85	$749.49	$749.49
$440,000	$29.92	$29.92	$29.92	$34.32	$42.24	$61.16	$91.08	$136.40	$192.28	$223.96	$349.80	$766.92	$766.92
$450,000	$30.60	$30.60	$30.60	$35.10	$43.20	$62.55	$93.15	$139.50	$196.65	$229.05	$357.75	$784.35	$784.35
$460,000	$31.28	$31.28	$31.28	$35.88	$44.16	$63.94	$95.22	$142.60	$201.02	$234.14	$365.70	$801.78	$801.78
$470,000	$31.96	$31.96	$31.96	$36.66	$45.12	$65.33	$97.29	$145.70	$205.39	$239.23	$373.65	$819.21	$819.21
$480,000	$32.64	$32.64	$32.64	$37.44	$46.08	$66.72	$99.36	$148.80	$209.76	$244.32	$381.60	$836.64	$836.64
$490,000	$33.32	$33.32	$33.32	$38.22	$47.04	$68.11	$101.43	$151.90	$214.13	$249.41	$389.55	$854.07	$854.07
$500,000	$34.00	$34.00	$34.00	$39.00	$48.00	$69.50	$103.50	$155.00	$218.50	$254.50	$397.50	$871.50	$871.50

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

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Voluntary Term Life Benefits

You may select a minimum Spouse benefit of $5,000 up to a maximum amount of $250,000, in $5,000 increments, not exceed 50% 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: Monthly
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 +
$5,000	$0.34	$0.34	$0.34	$0.39	$0.48	$0.70	$1.04	$1.55	$2.19	$2.55	$3.98	$8.72	$8.72
$10,000	$0.68	$0.68	$0.68	$0.78	$0.96	$1.39	$2.07	$3.10	$4.37	$5.09	$7.95	$17.43	$17.43
$15,000	$1.02	$1.02	$1.02	$1.17	$1.44	$2.09	$3.11	$4.65	$6.56	$7.64	$11.93	$26.15	$26.15
$20,000	$1.36	$1.36	$1.36	$1.56	$1.92	$2.78	$4.14	$6.20	$8.74	$10.18	$15.90	$34.86	$34.86
$25,000	$1.70	$1.70	$1.70	$1.95	$2.40	$3.48	$5.18	$7.75	$10.93	$12.73	$19.88	$43.58	$43.58
The amounts below require Statement of Insurability form													
$30,000	$2.04	$2.04	$2.04	$2.34	$2.88	$4.17	$6.21	$9.30	$13.11	$15.27	$23.85	$52.29	$52.29
$35,000	$2.38	$2.38	$2.38	$2.73	$3.36	$4.87	$7.25	$10.85	$15.30	$17.82	$27.83	$61.01	$61.01
$40,000	$2.72	$2.72	$2.72	$3.12	$3.84	$5.56	$8.28	$12.40	$17.48	$20.36	$31.80	$69.72	$69.72
$45,000	$3.06	$3.06	$3.06	$3.51	$4.32	$6.26	$9.32	$13.95	$19.67	$22.91	$35.78	$78.44	$78.44
$50,000	$3.40	$3.40	$3.40	$3.90	$4.80	$6.95	$10.35	$15.50	$21.85	$25.45	$39.75	$87.15	$87.15
$55,000	$3.74	$3.74	$3.74	$4.29	$5.28	$7.65	$11.39	$17.05	$24.04	$28.00	$43.73	$95.87	$95.87
$60,000	$4.08	$4.08	$4.08	$4.68	$5.76	$8.34	$12.42	$18.60	$26.22	$30.54	$47.70	$104.58	$104.58
$65,000	$4.42	$4.42	$4.42	$5.07	$6.24	$9.04	$13.46	$20.15	$28.41	$33.09	$51.68	$113.30	$113.30
$70,000	$4.76	$4.76	$4.76	$5.46	$6.72	$9.73	$14.49	$21.70	$30.59	$35.63	$55.65	$122.01	$122.01
$75,000	$5.10	$5.10	$5.10	$5.85	$7.20	$10.43	$15.53	$23.25	$32.78	$38.18	$59.63	$130.73	$130.73
$80,000	$5.44	$5.44	$5.44	$6.24	$7.68	$11.12	$16.56	$24.80	$34.96	$40.72	$63.60	$139.44	$139.44
$85,000	$5.78	$5.78	$5.78	$6.63	$8.16	$11.82	$17.60	$26.35	$37.15	$43.27	$67.58	$148.16	$148.16
$90,000	$6.12	$6.12	$6.12	$7.02	$8.64	$12.51	$18.63	$27.90	$39.33	$45.81	$71.55	$156.87	$156.87
$95,000	$6.46	$6.46	$6.46	$7.41	$9.12	$13.21	$19.67	$29.45	$41.52	$48.36	$75.53	$165.59	$165.59
$100,000	$6.80	$6.80	$6.80	$7.80	$9.60	$13.90	$20.70	$31.00	$43.70	$50.90	$79.50	$174.30	$174.30
$105,000	$7.14	$7.14	$7.14	$8.19	$10.08	$14.60	$21.74	$32.55	$45.89	$53.45	$83.48	$183.02	$183.02
$110,000	$7.48	$7.48	$7.48	$8.58	$10.56	$15.29	$22.77	$34.10	$48.07	$55.99	$87.45	$191.73	$191.73
$115,000	$7.82	$7.82	$7.82	$8.97	$11.04	$15.99	$23.81	$35.65	$50.26	$58.54	$91.43	$200.45	$200.45
$120,000	$8.16	$8.16	$8.16	$9.36	$11.52	$16.68	$24.84	$37.20	$52.44	$61.08	$95.40	$209.16	$209.16
$125,000	$8.50	$8.50	$8.50	$9.75	$12.00	$17.38	$25.88	$38.75	$54.63	$63.63	$99.38	$217.88	$217.88
$130,000	$8.84	$8.84	$8.84	$10.14	$12.48	$18.07	$26.91	$40.30	$56.81	$66.17	$103.35	$226.59	$226.59
$135,000	$9.18	$9.18	$9.18	$10.53	$12.96	$18.77	$27.95	$41.85	$59.00	$68.72	$107.33	$235.31	$235.31
$140,000	$9.52	$9.52	$9.52	$10.92	$13.44	$19.46	$28.98	$43.40	$61.18	$71.26	$111.30	$244.02	$244.02
$145,000	$9.86	$9.86	$9.86	$11.31	$13.92	$20.16	$30.02	$44.95	$63.37	$73.81	$115.28	$252.74	$252.74
$150,000	$10.20	$10.20	$10.20	$11.70	$14.40	$20.85	$31.05	$46.50	$65.55	$76.35	$119.25	$261.45	$261.45
$155,000	$10.54	$10.54	$10.54	$12.09	$14.88	$21.55	$32.09	$48.05	$67.74	$78.90	$123.23	$270.17	$270.17
$160,000	$10.88	$10.88	$10.88	$12.48	$15.36	$22.24	$33.12	$49.60	$69.92	$81.44	$127.20	$278.88	$278.88
$165,000	$11.22	$11.22	$11.22	$12.87	$15.84	$22.94	$34.16	$51.15	$72.11	$83.99	$131.18	$287.60	$287.60
$170,000	$11.56	$11.56	$11.56	$13.26	$16.32	$23.63	$35.19	$52.70	$74.29	$86.53	$135.15	$296.31	$296.31
$175,000	$11.90	$11.90	$11.90	$13.65	$16.80	$24.33	$36.23	$54.25	$76.48	$89.08	$139.13	$305.03	$305.03
$180,000	$12.24	$12.24	$12.24	$14.04	$17.28	$25.02	$37.26	$55.80	$78.66	$91.62	$143.10	$313.74	$313.74
$185,000	$12.58	$12.58	$12.58	$14.43	$17.76	$25.72	$38.30	$57.35	$80.85	$94.17	$147.08	$322.46	$322.46
$190,000	$12.92	$12.92	$12.92	$14.82	$18.24	$26.41	$39.33	$58.90	$83.03	$96.71	$151.05	$331.17	$331.17
$195,000	$13.26	$13.26	$13.26	$15.21	$18.72	$27.11	$40.37	$60.45	$85.22	$99.26	$155.03	$339.89	$339.89

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

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Payroll Deduction Illustration: Monthly
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 +
$200,000	$13.60	$13.60	$13.60	$15.60	$19.20	$27.80	$41.40	$62.00	$87.40	$101.80	$159.00	$348.60	$348.60
$205,000	$13.94	$13.94	$13.94	$15.99	$19.68	$28.50	$42.44	$63.55	$89.59	$104.35	$162.98	$357.32	$357.32
$210,000	$14.28	$14.28	$14.28	$16.38	$20.16	$29.19	$43.47	$65.10	$91.77	$106.89	$166.95	$366.03	$366.03
$215,000	$14.62	$14.62	$14.62	$16.77	$20.64	$29.89	$44.51	$66.65	$93.96	$109.44	$170.93	$374.75	$374.75
$220,000	$14.96	$14.96	$14.96	$17.16	$21.12	$30.58	$45.54	$68.20	$96.14	$111.98	$174.90	$383.46	$383.46
$225,000	$15.30	$15.30	$15.30	$17.55	$21.60	$31.28	$46.58	$69.75	$98.33	$114.53	$178.88	$392.18	$392.18
$230,000	$15.64	$15.64	$15.64	$17.94	$22.08	$31.97	$47.61	$71.30	$100.51	$117.07	$182.85	$400.89	$400.89
$235,000	$15.98	$15.98	$15.98	$18.33	$22.56	$32.67	$48.65	$72.85	$102.70	$119.62	$186.83	$409.61	$409.61
$240,000	$16.32	$16.32	$16.32	$18.72	$23.04	$33.36	$49.68	$74.40	$104.88	$122.16	$190.80	$418.32	$418.32
$245,000	$16.66	$16.66	$16.66	$19.11	$23.52	$34.06	$50.72	$75.95	$107.07	$124.71	$194.78	$427.04	$427.04
$250,000	$17.00	$17.00	$17.00	$19.50	$24.00	$34.75	$51.75	$77.50	$109.25	$127.25	$198.75	$435.75	$435.75

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:	$5,000	$1,000	$1.27
Option 2:	$10,000	$1,000	$2.53

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