

What you need to know about your Basic Life and AD&D Benefits

Guaranteed Issue: Employee: \$10,000

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	70	75
Reduces To:	65%	50%

Basic Employee Life and AD&D Coverage

Your Life and AD&D insurance coverage amount is \$10,000.

Coverage is provided at no cost to you.

OneAmerica Financial[®] is the marketing name for the companies of OneAmerica Financial.

What you need to know about your Voluntary Term Life and AD&D Benefits

Flexible Options: Employee: \$10,000 to \$500,000, in \$10,000 increments, not to exceed 5 times your annual salary
Spouse: \$5,000 to \$100,000, in \$5,000 increments, not to exceed 100% of the employee's amount

Guaranteed Issue: Employee: \$200,000 Spouse: \$25,000 Child: \$10,000

Dependent Life Coverage: Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Guaranteed Increase In Benefit: You may be eligible to increase your coverage annually until you reach your maximum amount without providing evidence of insurability.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	70	75
Reduces To:	65%	50%

Payroll Deduction Illustration: 2 Times Per Month 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	\$.24	\$.24	\$.24	\$.29	\$.39	\$.49	\$.74	\$1.24	\$2.19	\$3.04	\$5.54	\$9.94	\$9.94
\$20,000	\$.46	\$.46	\$.46	\$.56	\$.76	\$.96	\$1.46	\$2.46	\$4.36	\$6.06	\$11.06	\$19.86	\$19.86
\$40,000	\$.92	\$.92	\$.92	\$1.12	\$1.52	\$1.92	\$2.92	\$4.92	\$8.72	\$12.12	\$22.12	\$39.72	\$39.72
\$60,000	\$1.38	\$1.38	\$1.38	\$1.68	\$2.28	\$2.88	\$4.38	\$7.38	\$13.08	\$18.18	\$33.18	\$59.58	\$59.58
\$80,000	\$1.84	\$1.84	\$1.84	\$2.24	\$3.04	\$3.84	\$5.84	\$9.84	\$17.44	\$24.24	\$44.24	\$79.44	\$79.44
\$100,000	\$2.30	\$2.30	\$2.30	\$2.80	\$3.80	\$4.80	\$7.30	\$12.30	\$21.80	\$30.30	\$55.30	\$99.30	\$99.30
\$120,000	\$2.76	\$2.76	\$2.76	\$3.36	\$4.56	\$5.76	\$8.76	\$14.76	\$26.16	\$36.36	\$66.36	\$119.16	\$119.16
\$140,000	\$3.22	\$3.22	\$3.22	\$3.92	\$5.32	\$6.72	\$10.22	\$17.22	\$30.52	\$42.42	\$77.42	\$139.02	\$139.02
\$160,000	\$3.68	\$3.68	\$3.68	\$4.48	\$6.08	\$7.68	\$11.68	\$19.68	\$34.88	\$48.48	\$88.48	\$158.88	\$158.88
\$200,000	\$4.60	\$4.60	\$4.60	\$5.60	\$7.60	\$9.60	\$14.60	\$24.60	\$43.60	\$60.60	\$110.60	\$198.60	\$198.60

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	\$.12	\$.12	\$.12	\$.15	\$.20	\$.25	\$.37	\$.62	\$1.10	\$1.52	\$2.77	\$4.97	\$4.97
\$10,000	\$.24	\$.24	\$.24	\$.29	\$.39	\$.49	\$.74	\$1.24	\$2.19	\$3.04	\$5.54	\$9.94	\$9.94
\$15,000	\$.36	\$.36	\$.36	\$.43	\$.58	\$.73	\$1.11	\$1.86	\$3.28	\$4.56	\$8.31	\$14.91	\$14.91
\$20,000	\$.46	\$.46	\$.46	\$.56	\$.76	\$.96	\$1.46	\$2.46	\$4.36	\$6.06	\$11.06	\$19.86	\$19.86
\$25,000	\$.58	\$.58	\$.58	\$.71	\$.96	\$1.21	\$1.83	\$3.08	\$5.46	\$7.58	\$13.83	\$24.83	\$24.83

Child Options

Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$10,000	\$1,000	\$0.53

Note: Employee and Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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