

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

- Flexible Options:** Employee: \$10,000 to \$500,000, in \$1,000 increments, not to exceed 5 times your annual base salary.
Spouse Under Age 70: \$5,000 to \$100,000, in \$500 increments, not to exceed 50% of the employee's amount.
- Guaranteed Issue:** Employee: \$150,000 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):** You must select Life coverage in order to select any AD&D coverage. Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract.
- 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 a percentage as 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% |

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

OneAmerica® 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 \$1,000 increments, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.

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 | \$0.80 | \$0.80 | \$0.80 | \$0.90 | \$1.00 | \$1.40 | \$2.00 | \$2.90 | \$4.50 | \$5.50 | \$10.80 | \$27.80 | \$27.80 |
| \$20,000 | \$1.60 | \$1.60 | \$1.60 | \$1.80 | \$2.00 | \$2.80 | \$4.00 | \$5.80 | \$9.00 | \$11.00 | \$21.60 | \$55.60 | \$55.60 |
| \$30,000 | \$2.40 | \$2.40 | \$2.40 | \$2.70 | \$3.00 | \$4.20 | \$6.00 | \$8.70 | \$13.50 | \$16.50 | \$32.40 | \$83.40 | \$83.40 |
| \$40,000 | \$3.20 | \$3.20 | \$3.20 | \$3.60 | \$4.00 | \$5.60 | \$8.00 | \$11.60 | \$18.00 | \$22.00 | \$43.20 | \$111.20 | \$111.20 |
| \$50,000 | \$4.00 | \$4.00 | \$4.00 | \$4.50 | \$5.00 | \$7.00 | \$10.00 | \$14.50 | \$22.50 | \$27.50 | \$54.00 | \$139.00 | \$139.00 |
| \$60,000 | \$4.80 | \$4.80 | \$4.80 | \$5.40 | \$6.00 | \$8.40 | \$12.00 | \$17.40 | \$27.00 | \$33.00 | \$64.80 | \$166.80 | \$166.80 |
| \$70,000 | \$5.60 | \$5.60 | \$5.60 | \$6.30 | \$7.00 | \$9.80 | \$14.00 | \$20.30 | \$31.50 | \$38.50 | \$75.60 | \$194.60 | \$194.60 |
| \$80,000 | \$6.40 | \$6.40 | \$6.40 | \$7.20 | \$8.00 | \$11.20 | \$16.00 | \$23.20 | \$36.00 | \$44.00 | \$86.40 | \$222.40 | \$222.40 |
| \$90,000 | \$7.20 | \$7.20 | \$7.20 | \$8.10 | \$9.00 | \$12.60 | \$18.00 | \$26.10 | \$40.50 | \$49.50 | \$97.20 | \$250.20 | \$250.20 |
| \$100,000 | \$8.00 | \$8.00 | \$8.00 | \$9.00 | \$10.00 | \$14.00 | \$20.00 | \$29.00 | \$45.00 | \$55.00 | \$108.00 | \$278.00 | \$278.00 |
| \$110,000 | \$8.80 | \$8.80 | \$8.80 | \$9.90 | \$11.00 | \$15.40 | \$22.00 | \$31.90 | \$49.50 | \$60.50 | \$118.80 | \$305.80 | \$305.80 |
| \$120,000 | \$9.60 | \$9.60 | \$9.60 | \$10.80 | \$12.00 | \$16.80 | \$24.00 | \$34.80 | \$54.00 | \$66.00 | \$129.60 | \$333.60 | \$333.60 |
| \$130,000 | \$10.40 | \$10.40 | \$10.40 | \$11.70 | \$13.00 | \$18.20 | \$26.00 | \$37.70 | \$58.50 | \$71.50 | \$140.40 | \$361.40 | \$361.40 |
| \$140,000 | \$11.20 | \$11.20 | \$11.20 | \$12.60 | \$14.00 | \$19.60 | \$28.00 | \$40.60 | \$63.00 | \$77.00 | \$151.20 | \$389.20 | \$389.20 |
| \$150,000 | \$12.00 | \$12.00 | \$12.00 | \$13.50 | \$15.00 | \$21.00 | \$30.00 | \$43.50 | \$67.50 | \$82.50 | \$162.00 | \$417.00 | \$417.00 |

The amounts below require Statement of Insurability form

| | | | | | | | | | | | | | |
|-----------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|------------|------------|
| \$160,000 | \$12.80 | \$12.80 | \$12.80 | \$14.40 | \$16.00 | \$22.40 | \$32.00 | \$46.40 | \$72.00 | \$88.00 | \$172.80 | \$444.80 | \$444.80 |
| \$170,000 | \$13.60 | \$13.60 | \$13.60 | \$15.30 | \$17.00 | \$23.80 | \$34.00 | \$49.30 | \$76.50 | \$93.50 | \$183.60 | \$472.60 | \$472.60 |
| \$180,000 | \$14.40 | \$14.40 | \$14.40 | \$16.20 | \$18.00 | \$25.20 | \$36.00 | \$52.20 | \$81.00 | \$99.00 | \$194.40 | \$500.40 | \$500.40 |
| \$190,000 | \$15.20 | \$15.20 | \$15.20 | \$17.10 | \$19.00 | \$26.60 | \$38.00 | \$55.10 | \$85.50 | \$104.50 | \$205.20 | \$528.20 | \$528.20 |
| \$200,000 | \$16.00 | \$16.00 | \$16.00 | \$18.00 | \$20.00 | \$28.00 | \$40.00 | \$58.00 | \$90.00 | \$110.00 | \$216.00 | \$556.00 | \$556.00 |
| \$210,000 | \$16.80 | \$16.80 | \$16.80 | \$18.90 | \$21.00 | \$29.40 | \$42.00 | \$60.90 | \$94.50 | \$115.50 | \$226.80 | \$583.80 | \$583.80 |
| \$220,000 | \$17.60 | \$17.60 | \$17.60 | \$19.80 | \$22.00 | \$30.80 | \$44.00 | \$63.80 | \$99.00 | \$121.00 | \$237.60 | \$611.60 | \$611.60 |
| \$230,000 | \$18.40 | \$18.40 | \$18.40 | \$20.70 | \$23.00 | \$32.20 | \$46.00 | \$66.70 | \$103.50 | \$126.50 | \$248.40 | \$639.40 | \$639.40 |
| \$240,000 | \$19.20 | \$19.20 | \$19.20 | \$21.60 | \$24.00 | \$33.60 | \$48.00 | \$69.60 | \$108.00 | \$132.00 | \$259.20 | \$667.20 | \$667.20 |
| \$250,000 | \$20.00 | \$20.00 | \$20.00 | \$22.50 | \$25.00 | \$35.00 | \$50.00 | \$72.50 | \$112.50 | \$137.50 | \$270.00 | \$695.00 | \$695.00 |
| \$260,000 | \$20.80 | \$20.80 | \$20.80 | \$23.40 | \$26.00 | \$36.40 | \$52.00 | \$75.40 | \$117.00 | \$143.00 | \$280.80 | \$722.80 | \$722.80 |
| \$270,000 | \$21.60 | \$21.60 | \$21.60 | \$24.30 | \$27.00 | \$37.80 | \$54.00 | \$78.30 | \$121.50 | \$148.50 | \$291.60 | \$750.60 | \$750.60 |
| \$280,000 | \$22.40 | \$22.40 | \$22.40 | \$25.20 | \$28.00 | \$39.20 | \$56.00 | \$81.20 | \$126.00 | \$154.00 | \$302.40 | \$778.40 | \$778.40 |
| \$290,000 | \$23.20 | \$23.20 | \$23.20 | \$26.10 | \$29.00 | \$40.60 | \$58.00 | \$84.10 | \$130.50 | \$159.50 | \$313.20 | \$806.20 | \$806.20 |
| \$300,000 | \$24.00 | \$24.00 | \$24.00 | \$27.00 | \$30.00 | \$42.00 | \$60.00 | \$87.00 | \$135.00 | \$165.00 | \$324.00 | \$834.00 | \$834.00 |
| \$310,000 | \$24.80 | \$24.80 | \$24.80 | \$27.90 | \$31.00 | \$43.40 | \$62.00 | \$89.90 | \$139.50 | \$170.50 | \$334.80 | \$861.80 | \$861.80 |
| \$320,000 | \$25.60 | \$25.60 | \$25.60 | \$28.80 | \$32.00 | \$44.80 | \$64.00 | \$92.80 | \$144.00 | \$176.00 | \$345.60 | \$889.60 | \$889.60 |
| \$330,000 | \$26.40 | \$26.40 | \$26.40 | \$29.70 | \$33.00 | \$46.20 | \$66.00 | \$95.70 | \$148.50 | \$181.50 | \$356.40 | \$917.40 | \$917.40 |
| \$340,000 | \$27.20 | \$27.20 | \$27.20 | \$30.60 | \$34.00 | \$47.60 | \$68.00 | \$98.60 | \$153.00 | \$187.00 | \$367.20 | \$945.20 | \$945.20 |
| \$350,000 | \$28.00 | \$28.00 | \$28.00 | \$31.50 | \$35.00 | \$49.00 | \$70.00 | \$101.50 | \$157.50 | \$192.50 | \$378.00 | \$973.00 | \$973.00 |
| \$360,000 | \$28.80 | \$28.80 | \$28.80 | \$32.40 | \$36.00 | \$50.40 | \$72.00 | \$104.40 | \$162.00 | \$198.00 | \$388.80 | \$1,000.80 | \$1,000.80 |
| \$370,000 | \$29.60 | \$29.60 | \$29.60 | \$33.30 | \$37.00 | \$51.80 | \$74.00 | \$107.30 | \$166.50 | \$203.50 | \$399.60 | \$1,028.60 | \$1,028.60 |
| \$380,000 | \$30.40 | \$30.40 | \$30.40 | \$34.20 | \$38.00 | \$53.20 | \$76.00 | \$110.20 | \$171.00 | \$209.00 | \$410.40 | \$1,056.40 | \$1,056.40 |

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

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

Rates effective: 1/1/2017

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: 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 | \$31.20 | \$31.20 | \$31.20 | \$35.10 | \$39.00 | \$54.60 | \$78.00 | \$113.10 | \$175.50 | \$214.50 | \$421.20 | \$1,084.20 | \$1,084.20 |
| \$400,000 | \$32.00 | \$32.00 | \$32.00 | \$36.00 | \$40.00 | \$56.00 | \$80.00 | \$116.00 | \$180.00 | \$220.00 | \$432.00 | \$1,112.00 | \$1,112.00 |
| \$410,000 | \$32.80 | \$32.80 | \$32.80 | \$36.90 | \$41.00 | \$57.40 | \$82.00 | \$118.90 | \$184.50 | \$225.50 | \$442.80 | \$1,139.80 | \$1,139.80 |
| \$420,000 | \$33.60 | \$33.60 | \$33.60 | \$37.80 | \$42.00 | \$58.80 | \$84.00 | \$121.80 | \$189.00 | \$231.00 | \$453.60 | \$1,167.60 | \$1,167.60 |
| \$430,000 | \$34.40 | \$34.40 | \$34.40 | \$38.70 | \$43.00 | \$60.20 | \$86.00 | \$124.70 | \$193.50 | \$236.50 | \$464.40 | \$1,195.40 | \$1,195.40 |
| \$440,000 | \$35.20 | \$35.20 | \$35.20 | \$39.60 | \$44.00 | \$61.60 | \$88.00 | \$127.60 | \$198.00 | \$242.00 | \$475.20 | \$1,223.20 | \$1,223.20 |
| \$450,000 | \$36.00 | \$36.00 | \$36.00 | \$40.50 | \$45.00 | \$63.00 | \$90.00 | \$130.50 | \$202.50 | \$247.50 | \$486.00 | \$1,251.00 | \$1,251.00 |
| \$460,000 | \$36.80 | \$36.80 | \$36.80 | \$41.40 | \$46.00 | \$64.40 | \$92.00 | \$133.40 | \$207.00 | \$253.00 | \$496.80 | \$1,278.80 | \$1,278.80 |
| \$470,000 | \$37.60 | \$37.60 | \$37.60 | \$42.30 | \$47.00 | \$65.80 | \$94.00 | \$136.30 | \$211.50 | \$258.50 | \$507.60 | \$1,306.60 | \$1,306.60 |
| \$480,000 | \$38.40 | \$38.40 | \$38.40 | \$43.20 | \$48.00 | \$67.20 | \$96.00 | \$139.20 | \$216.00 | \$264.00 | \$518.40 | \$1,334.40 | \$1,334.40 |
| \$490,000 | \$39.20 | \$39.20 | \$39.20 | \$44.10 | \$49.00 | \$68.60 | \$98.00 | \$142.10 | \$220.50 | \$269.50 | \$529.20 | \$1,362.20 | \$1,362.20 |
| \$500,000 | \$40.00 | \$40.00 | \$40.00 | \$45.00 | \$50.00 | \$70.00 | \$100.00 | \$145.00 | \$225.00 | \$275.00 | \$540.00 | \$1,390.00 | \$1,390.00 |

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

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Rates effective: 1/1/2017

Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$100,000, in \$500 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 | \$0.40 | \$0.40 | \$0.40 | \$0.45 | \$0.50 | \$0.70 | \$1.00 | \$1.45 | \$2.25 | \$2.75 | \$5.40 | \$13.90 | \$13.90 |
| \$10,000 | \$0.80 | \$0.80 | \$0.80 | \$0.90 | \$1.00 | \$1.40 | \$2.00 | \$2.90 | \$4.50 | \$5.50 | \$10.80 | \$27.80 | \$27.80 |
| \$15,000 | \$1.20 | \$1.20 | \$1.20 | \$1.35 | \$1.50 | \$2.10 | \$3.00 | \$4.35 | \$6.75 | \$8.25 | \$16.20 | \$41.70 | \$41.70 |
| \$20,000 | \$1.60 | \$1.60 | \$1.60 | \$1.80 | \$2.00 | \$2.80 | \$4.00 | \$5.80 | \$9.00 | \$11.00 | \$21.60 | \$55.60 | \$55.60 |
| \$25,000 | \$2.00 | \$2.00 | \$2.00 | \$2.25 | \$2.50 | \$3.50 | \$5.00 | \$7.25 | \$11.25 | \$13.75 | \$27.00 | \$69.50 | \$69.50 |
| The amounts below require Statement of Insurability form | | | | | | | | | | | | | |
| \$30,000 | \$2.40 | \$2.40 | \$2.40 | \$2.70 | \$3.00 | \$4.20 | \$6.00 | \$8.70 | \$13.50 | \$16.50 | \$32.40 | \$83.40 | \$83.40 |
| \$35,000 | \$2.80 | \$2.80 | \$2.80 | \$3.15 | \$3.50 | \$4.90 | \$7.00 | \$10.15 | \$15.75 | \$19.25 | \$37.80 | \$97.30 | \$97.30 |
| \$40,000 | \$3.20 | \$3.20 | \$3.20 | \$3.60 | \$4.00 | \$5.60 | \$8.00 | \$11.60 | \$18.00 | \$22.00 | \$43.20 | \$111.20 | \$111.20 |
| \$45,000 | \$3.60 | \$3.60 | \$3.60 | \$4.05 | \$4.50 | \$6.30 | \$9.00 | \$13.05 | \$20.25 | \$24.75 | \$48.60 | \$125.10 | \$125.10 |
| \$50,000 | \$4.00 | \$4.00 | \$4.00 | \$4.50 | \$5.00 | \$7.00 | \$10.00 | \$14.50 | \$22.50 | \$27.50 | \$54.00 | \$139.00 | \$139.00 |
| \$55,000 | \$4.40 | \$4.40 | \$4.40 | \$4.95 | \$5.50 | \$7.70 | \$11.00 | \$15.95 | \$24.75 | \$30.25 | \$59.40 | \$152.90 | \$152.90 |
| \$60,000 | \$4.80 | \$4.80 | \$4.80 | \$5.40 | \$6.00 | \$8.40 | \$12.00 | \$17.40 | \$27.00 | \$33.00 | \$64.80 | \$166.80 | \$166.80 |
| \$65,000 | \$5.20 | \$5.20 | \$5.20 | \$5.85 | \$6.50 | \$9.10 | \$13.00 | \$18.85 | \$29.25 | \$35.75 | \$70.20 | \$180.70 | \$180.70 |
| \$70,000 | \$5.60 | \$5.60 | \$5.60 | \$6.30 | \$7.00 | \$9.80 | \$14.00 | \$20.30 | \$31.50 | \$38.50 | \$75.60 | \$194.60 | \$194.60 |
| \$75,000 | \$6.00 | \$6.00 | \$6.00 | \$6.75 | \$7.50 | \$10.50 | \$15.00 | \$21.75 | \$33.75 | \$41.25 | \$81.00 | \$208.50 | \$208.50 |
| \$80,000 | \$6.40 | \$6.40 | \$6.40 | \$7.20 | \$8.00 | \$11.20 | \$16.00 | \$23.20 | \$36.00 | \$44.00 | \$86.40 | \$222.40 | \$222.40 |
| \$85,000 | \$6.80 | \$6.80 | \$6.80 | \$7.65 | \$8.50 | \$11.90 | \$17.00 | \$24.65 | \$38.25 | \$46.75 | \$91.80 | \$236.30 | \$236.30 |
| \$90,000 | \$7.20 | \$7.20 | \$7.20 | \$8.10 | \$9.00 | \$12.60 | \$18.00 | \$26.10 | \$40.50 | \$49.50 | \$97.20 | \$250.20 | \$250.20 |
| \$95,000 | \$7.60 | \$7.60 | \$7.60 | \$8.55 | \$9.50 | \$13.30 | \$19.00 | \$27.55 | \$42.75 | \$52.25 | \$102.60 | \$264.10 | \$264.10 |
| \$100,000 | \$8.00 | \$8.00 | \$8.00 | \$9.00 | \$10.00 | \$14.00 | \$20.00 | \$29.00 | \$45.00 | \$55.00 | \$108.00 | \$278.00 | \$278.00 |

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 |
|-------------|---|-----------------------------------|------------------------|
| Option 1: | \$10,000 | \$1,000 | \$2.19 |

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.