



American Benefits Association, Inc.

Supplemental Group Term Life COSTS Effective - 09/01/2016

****ENROLLMENT MUST OCCUR PRIOR TO AGE 65 - ** MONTHLY COSTS FOR AGES 65+ ARE FOR AGE UP PURPOSES ONLY**

MEMBER Age Band	18 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 75+
COVERAGE AMOUNT									
\$10,000	\$ 3.32	\$ 4.00	\$ 4.34	\$ 6.02	\$ 8.68	\$ 15.38	\$ 23.06	\$ 43.44	\$ 69.86
\$20,000	\$ 6.64	\$ 8.00	\$ 8.68	\$ 12.04	\$ 17.36	\$ 30.76	\$ 46.12	\$ 86.88	\$ 139.72
\$30,000	\$ 9.96	\$ 12.00	\$ 13.02	\$ 18.06	\$ 26.04	\$ 46.14	\$ 69.18	\$ 130.32	\$ 209.58
\$40,000	\$ 13.28	\$ 16.00	\$ 17.36	\$ 24.08	\$ 34.72	\$ 61.52	\$ 92.24	\$ 173.76	\$ 279.44
\$50,000	\$ 16.60	\$ 20.00	\$ 21.70	\$ 30.10	\$ 43.40	\$ 76.90	\$ 115.30	\$ 217.20	\$ 349.30
\$60,000	\$ 19.92	\$ 24.00	\$ 26.04	\$ 36.12	\$ 52.08	\$ 92.28	\$ 138.36	\$ 260.64	\$ 419.16
\$70,000	\$ 23.24	\$ 28.00	\$ 30.38	\$ 42.14	\$ 60.76	\$ 107.66	\$ 161.42	\$ 304.08	\$ 489.02
\$80,000	\$ 26.56	\$ 32.00	\$ 34.72	\$ 48.16	\$ 69.44	\$ 123.04	\$ 184.48	\$ 347.52	\$ 558.88
\$90,000	\$ 29.88	\$ 36.00	\$ 39.06	\$ 54.18	\$ 78.12	\$ 138.42	\$ 207.54	\$ 390.96	\$ 628.74
\$100,000	\$ 33.20	\$ 40.00	\$ 43.40	\$ 60.20	\$ 86.80	\$ 153.80	\$ 230.60	\$ 434.40	\$ 698.60
\$110,000	\$ 36.52	\$ 44.00	\$ 47.74	\$ 66.22	\$ 95.48	\$ 169.18	\$ 253.66	\$ 477.84	\$ 768.46
\$120,000	\$ 39.84	\$ 48.00	\$ 52.08	\$ 72.24	\$ 104.16	\$ 184.56	\$ 276.72	\$ 521.28	\$ 838.32
\$130,000	\$ 43.16	\$ 52.00	\$ 56.42	\$ 78.26	\$ 112.84	\$ 199.94	\$ 299.78	\$ 564.72	\$ 908.18
\$140,000	\$ 46.48	\$ 56.00	\$ 60.76	\$ 84.28	\$ 121.52	\$ 215.32	\$ 322.84	\$ 608.16	\$ 978.04
\$150,000	\$ 49.80	\$ 60.00	\$ 65.10	\$ 90.30	\$ 130.20	\$ 230.70	\$ 345.90	\$ 651.60	\$ 1,047.90

- Above costs includes Accidental Death & Dismemberment Benefit.
- Supplemental Term Life Costs ARE NOT included in the ABA Basic Membership Package of \$49.95.
- MEMBERS CAN ADD \$10,000 GUARANTEED ISSUE SUPPLEMENTAL SPOUSE COVERAGE - UP TO \$50,000 SIMPLIFIED ISSUE.
- SPOUSAL COVERAGE CANNOT EXCEED MEMBER'S BENEFIT AMOUNT. SPOUSAL MONTHLY RATE IS BASED ON SPOUSE'S CURRENT AGE.
- CHILD/CHILDREN BENEFIT OPTION: MEMBERS CAN PURCHASE A \$10,000 BENEFIT OPTION FOR DEPENDENT CHILDREN, FROM THE AGES OF 14 DAYS TO 21 YEARS, UP TO AGE 26 FOR A REGISTERED STUDENT. (STUDENT VERIFICATION REQUIRED)
- MEMBER MUST PURCHASE A SUPPLEMENTAL BUY UP TO BE ELIGIBLE TO PURCHASE SPOUSAL OR CHILD(REN) COVERAGE.

MEMBERS MUST BE BETWEEN THE AGES OF 18 - 65 TO BE ELIGIBLE FOR ENROLLMENT.

Member MUST be actively employed for wage or profit for a minimum of 30 hours per week. Employment verification is required for enrollment.

COST AS SHOWN INCLUDES: INSURANCE PREMIUMS (COST OF INSURANCE), ADMINISTRATION FEES, MEMBERSHIP ADVISORS RESIDUAL FEES FOR CONTINUATION, ENROLLMENT & FULFILLMENT MATERIALS.

ALL PLANS SUBJECT TO TERMS AND CONDITIONS AS OUTLINED WITHIN MEMBERS GROUP INSURANCE CERTIFICATE. ALL GROUP TERM LIFE BENEFITS ARE SUBJECT TO AGE REDUCTIONS.