

Voluntary Term Life Coverage Semi-Monthly Payroll Deduction Illustration

About your benefit options:

- You may select a minimum benefit of \$20,000 up to a maximum amount of \$250,000, in increments of \$10,000, not to exceed 5 times your annual base salary only, rounded to the next higher \$1,000.
- Amounts requested above \$150,000 for an Employee, \$50,000 for a Spouse, or any amount not requested timely will require Evidence of Insurability.
- Employee must select coverage to select any Dependent coverage.
- Dependent coverage cannot exceed 100% of the Voluntary Term Life amount selected by the Employee.
- A Spouse must be under age 70 to be eligible for benefits.

EMPLOYEE ONLY OPTIONS (based on Employee's age as of 01/01)

Life Options	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+
\$20,000	\$.60	\$.60	\$.60	\$.80	\$ 1.00	\$ 1.50	\$ 2.80	\$ 4.50	\$ 7.40	\$ 11.50	\$ 20.70	\$ 37.00	\$ 61.10
\$30,000	\$.90	\$.90	\$.90	\$ 1.20	\$ 1.50	\$ 2.25	\$ 4.20	\$ 6.75	\$ 11.10	\$ 17.25	\$ 31.05	\$ 55.50	\$ 91.65
\$40,000	\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.60	\$ 2.00	\$ 3.00	\$ 5.60	\$ 9.00	\$ 14.80	\$ 23.00	\$ 41.40	\$ 74.00	\$ 122.20
\$50,000	\$ 1.50	\$ 1.50	\$ 1.50	\$ 2.00	\$ 2.50	\$ 3.75	\$ 7.00	\$ 11.25	\$ 18.50	\$ 28.75	\$ 51.75	\$ 92.50	\$ 152.75
\$60,000	\$ 1.80	\$ 1.80	\$ 1.80	\$ 2.40	\$ 3.00	\$ 4.50	\$ 8.40	\$ 13.50	\$ 22.20	\$ 34.50	\$ 62.10	\$ 111.00	\$ 183.30
\$70,000	\$ 2.10	\$ 2.10	\$ 2.10	\$ 2.80	\$ 3.50	\$ 5.25	\$ 9.80	\$ 15.75	\$ 25.90	\$ 40.25	\$ 72.45	\$ 129.50	\$ 213.85
\$80,000	\$ 2.40	\$ 2.40	\$ 2.40	\$ 3.20	\$ 4.00	\$ 6.00	\$ 11.20	\$ 18.00	\$ 29.60	\$ 46.00	\$ 82.80	\$ 148.00	\$ 244.40
\$90,000	\$ 2.70	\$ 2.70	\$ 2.70	\$ 3.60	\$ 4.50	\$ 6.75	\$ 12.60	\$ 20.25	\$ 33.30	\$ 51.75	\$ 93.15	\$ 166.50	\$ 274.95
\$100,000	\$ 3.00	\$ 3.00	\$ 3.00	\$ 4.00	\$ 5.00	\$ 7.50	\$ 14.00	\$ 22.50	\$ 37.00	\$ 57.50	\$ 103.50	\$ 185.00	\$ 305.50
\$150,000	\$ 4.50	\$ 4.50	\$ 4.50	\$ 6.00	\$ 7.50	\$ 11.25	\$ 21.00	\$ 33.75	\$ 55.50	\$ 86.25	\$ 155.25	\$ 277.50	\$ 458.25

SPOUSE ONLY OPTIONS (based on Employee's Age as of 01/01)

Life Options	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	\$.30	\$.30	\$.30	\$.40	\$.50	\$.75	\$ 1.40	\$ 2.25	\$ 3.70	\$ 5.75	\$ 10.35	\$ 18.50	\$ 30.55
\$15,000	\$.45	\$.45	\$.45	\$.60	\$.75	\$ 1.13	\$ 2.10	\$ 3.38	\$ 5.55	\$ 8.63	\$ 15.53	\$ 27.75	\$ 45.83
\$20,000	\$.60	\$.60	\$.60	\$.80	\$ 1.00	\$ 1.50	\$ 2.80	\$ 4.50	\$ 7.40	\$ 11.50	\$ 20.70	\$ 37.00	\$ 61.10
\$25,000	\$.75	\$.75	\$.75	\$ 1.00	\$ 1.25	\$ 1.88	\$ 3.50	\$ 5.63	\$ 9.25	\$ 14.38	\$ 25.88	\$ 46.25	\$ 76.38
\$30,000	\$.90	\$.90	\$.90	\$ 1.20	\$ 1.50	\$ 2.25	\$ 4.20	\$ 6.75	\$ 11.10	\$ 17.25	\$ 31.05	\$ 55.50	\$ 91.65
\$35,000	\$ 1.05	\$ 1.05	\$ 1.05	\$ 1.40	\$ 1.75	\$ 2.63	\$ 4.90	\$ 7.88	\$ 12.95	\$ 20.13	\$ 36.23	\$ 64.75	\$ 106.93
\$40,000	\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.60	\$ 2.00	\$ 3.00	\$ 5.60	\$ 9.00	\$ 14.80	\$ 23.00	\$ 41.40	\$ 74.00	\$ 122.20
\$45,000	\$ 1.35	\$ 1.35	\$ 1.35	\$ 1.80	\$ 2.25	\$ 3.38	\$ 6.30	\$ 10.13	\$ 16.65	\$ 25.88	\$ 46.58	\$ 83.25	\$ 137.48
\$50,000	\$ 1.50	\$ 1.50	\$ 1.50	\$ 2.00	\$ 2.50	\$ 3.75	\$ 7.00	\$ 11.25	\$ 18.50	\$ 28.75	\$ 51.75	\$ 92.50	\$ 152.75

CHILD(REN) OPTIONS (Premium shown for Child(ren) reflects the cost for all eligible dependent children)

	Child(ren) 6 months to age 19, or 25 if full-time student	Child(ren) live birth to 6 months	Semi-monthly Payroll Deduction Life Amount
Option 1:	\$2,500	\$1,000	\$0.25
Option 2:	\$5,000	\$1,000	\$0.50
Option 3:	\$7,500	\$1,000	\$0.75
Option 4:	\$10,000	\$1,000	\$1.00

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.