

RATES AND WORKSHEETS

CALCULATE YOUR TOTAL
INSURANCE NEED AND COST



 **ADA Insurance Plans**
from GREAT - WEST LIFE
ADA American Dental Association®

ADA TERM LIFE

Rates reflect a 50% Premium Credit discount effective 1/1/10 (declared by the ADA based on favorable Plan experience). Rates change each year based on the Attained Age of the insured and the current Premium Credit (if any). All coverage is subject to underwriting and is not guaranteed issue. Coverage becomes effective on the date the application is approved by Great-West Life. Rate comparisons are based on independent research conducted by Great-West Life.

1 Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.

2 If you qualify, Preferred rates will apply to all your Term Life coverage (even existing insurance, beginning at next renewal) for 10 years. After 10 years, you may re-qualify medically (no additional purchase required) or renew existing coverage at Standard rates.

3 The Disability Waiver of Premium Option allows all coverage to continue without premium payment if the Member becomes totally disabled prior to age 60. This option is not available to participants age 60 or older.

4 The Accidental Death Option provides an additional death benefit (up to \$1,000,000) if your death is by accidental means.

CURRENT RATES

Semi-annual rate for each \$100,000 of coverage

Attained Age ¹	PREFERRED ²		STANDARD		Accidental Death Option ⁴
	Basic Coverage	Waiver of Premium Option ³	Basic Coverage	Waiver of Premium Option ³	
<31	\$10.22	\$0.63	\$11.33	\$0.63	\$1.44
31	\$10.26	\$0.67	\$12.26	\$0.73	\$1.44
32	\$10.31	\$0.77	\$13.13	\$0.89	\$1.44
33	\$10.37	\$0.85	\$14.01	\$1.04	\$1.44
34	\$10.44	\$0.96	\$14.88	\$1.26	\$1.46
35	\$10.51	\$1.02	\$15.76	\$1.41	\$1.46
36	\$10.84	\$1.13	\$16.63	\$1.57	\$1.46
37	\$11.06	\$1.23	\$17.51	\$1.72	\$1.46
38	\$11.45	\$1.50	\$18.39	\$1.88	\$1.46
39	\$11.78	\$1.63	\$20.14	\$2.14	\$1.46
40	\$12.34	\$2.39	\$21.55	\$3.13	\$2.06
41	\$12.92	\$2.52	\$23.07	\$3.61	\$2.21
42	\$13.84	\$2.83	\$25.54	\$4.14	\$2.32
43	\$14.78	\$3.11	\$28.02	\$4.67	\$2.42
44	\$15.75	\$3.39	\$30.49	\$5.20	\$2.52
45	\$17.21	\$4.96	\$32.77	\$7.26	\$3.19
46	\$18.67	\$5.43	\$35.23	\$8.01	\$3.24
47	\$19.70	\$6.05	\$37.88	\$9.24	\$3.35
48	\$21.27	\$6.90	\$41.72	\$10.68	\$3.50
49	\$22.62	\$7.70	\$47.12	\$12.40	\$3.66
50	\$23.99	\$8.97	\$53.30	\$14.44	\$3.76
51	\$27.11	\$10.69	\$60.26	\$16.62	\$4.02
52	\$30.59	\$12.33	\$67.98	\$19.18	\$4.17
53	\$33.60	\$14.05	\$76.37	\$22.24	\$4.22
54	\$37.73	\$15.76	\$85.75	\$25.38	\$4.27
55	\$42.92	\$15.54	\$97.54	\$25.97	\$4.38
56	\$49.38	\$16.25	\$108.46	\$27.41	\$4.58
57	\$55.48	\$16.98	\$120.41	\$28.88	\$4.79
58	\$60.56	\$17.36	\$133.49	\$29.98	\$5.02
59	\$65.62	\$18.58	\$145.02	\$32.17	\$5.30
60	\$75.41	N/A	\$174.03	N/A	\$5.60
61	\$85.49	N/A	\$208.94	N/A	\$5.88
62	\$95.89	N/A	\$232.93	N/A	\$6.16
63	\$104.66	N/A	\$257.86	N/A	\$6.46
64	\$114.47	N/A	\$288.81	N/A	\$6.80

\$6.18 per family provides \$10,000 of coverage for each dependent child.

HOW MUCH COVERAGE DO YOU NEED?

Most dentists need between 8 and 12 times their annual income to adequately protect their loved ones. Use this handy worksheet to evaluate your own specific needs.

Projected cash needs at time of death

Personal business debt	\$	_____
Real estate loans	+	_____
Legal and other expenses needed to settle your estate (about 5% of your estate value)	+	_____
Estate taxes	+	_____
Final expenses (funeral costs typically range from \$7,000 to \$9,000)	+	_____

Other future cash needs

Family income fund (estimate 4 to 7 times your annual salary)	+	_____
Children's education fund	+	_____
Other expenses your family may incur	+	_____

Subtotal = _____

Current life insurance coverage (if any), total savings, and other assets easily convertible to cash - _____

TOTAL ADA TERM LIFE NEEDED = \$ _____

ADA MEMBER DISCOUNTS

Premium Credit: 50%

Volume discounts:

6% with \$500,000 to \$975,000

9% with \$1,000,000 to \$1,475,000

11% with \$1,500,000 or more

A Premium Credit, declared by the ADA based on favorable Plan experience, reduces rates by 50% for all Plan participants effective 1/1/10. Your eligibility for a volume discount is determined by your total amount of Member life insurance in ADA Term Life and ADA Term Plus combined. Both discounts are re-evaluated annually and are not guaranteed; whenever the discounts go up, you pay even less.

ADA INCOME PROTECTION

CURRENT RATES Semi-annual rate for each \$1,000 of monthly coverage (except Future Increase Option²)

Attained Age ¹	Waiting Period				OPTIONAL COVERAGE		
	180 Days Income Protection	90 Days Income Protection	60 Days Income Protection	30 Days Income Protection	Residual Plus Option	COLA Option	Future Increase Option ²
<30	\$45.51	\$49.23	\$57.91	\$72.97	\$7.36	\$42.59	\$6.68
30 – 34	\$63.98	\$69.87	\$81.41	\$101.31	\$13.03	\$58.78	\$8.29
35 – 39	\$79.48	\$86.61	\$100.44	\$123.13	\$16.21	\$69.01	\$9.67
40 – 44	\$97.09	\$105.90	\$123.07	\$150.04	\$21.87	\$82.83	\$10.71
45 – 49	\$110.98	\$120.96	\$140.00	\$169.57	\$27.10	\$93.19	\$11.64
50 – 54	\$146.20	\$160.33	\$186.74	\$228.16	\$35.85	\$80.85	\$11.90
55 – 59	\$160.39	\$176.39	\$201.00	\$242.05	\$44.58	\$87.67	N/A

Rates reflect a 38% Premium Credit discount effective 11/1/09 (declared by the ADA based on favorable Plan experience). Rates change as shown, based on your Attained Age and the current Premium Credit (if any). Coverage is subject to underwriting approval and is not guaranteed issue. Coverage becomes effective on the date your application is approved by Great-West Life. Call 866-607-5336 for rates beyond age 59.

¹ Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday. Rates shown assume Attained Age remains unchanged within a billing period.

² The FIO cost is a flat fee regardless of coverage amount.

³ If your annual net earned income is greater than \$160,000, please call a Plan Specialist at 866-607-5336 for assistance. The maximum amount of monthly coverage under this Plan is \$10,000, and you are eligible for maximum coverage if your net annual income is \$220,000 and your combined disability income coverage does not exceed \$20,000 from all sources.

The Cost Of Living Adjustment (COLA) option automatically adjusts your total disability benefits after 12 months to help keep pace with the cost of living. Benefit adjustments are based on the Consumer Price Index.

The ADA created the Residual Plus option because it's all too common to experience a partial disability without ever being totally disabled. Residual Plus also allows you to count days of total and/or partial disability toward your waiting period, even if they are not consecutive.

HOW MUCH COVERAGE DO YOU NEED?

Use this worksheet to estimate the monthly dollar amount that would enable you to maintain your present standard of living if disabled. Your disability insurance should approximate your after-tax income (about 60% of your gross income).

Annual gross earned income (received from your profession, before taxes)	\$	_____
Annual business expenses	-	_____
Annual net earned income ³	=	_____
Convert to monthly income	÷	12
Monthly net earned income	=	_____
Calculate maximum insurability	x	.60
Monthly disability coverage needed	=	_____
Current monthly disability coverage from other sources (if any)	-	_____
TOTAL ADA INCOME PROTECTION NEEDED	= \$	_____

ADA MEMBER DISCOUNT: 38%

A 38% Premium Credit, declared by the ADA based on favorable Plan experience, reduces rates for all Plan participants effective 11/1/09. Premium Credits are re-evaluated annually but are not guaranteed; whenever the Premium Credit goes up, you pay even less.

ADA OFFICE OVERHEAD EXPENSE

CURRENT RATES

Your semi-annual cost for each \$1,000 of monthly coverage

Attained Age ¹	Benefit Plan	
	24x Insured Amount	12x Insured Amount
Under 30	\$11.13	\$9.54
30-39	\$17.56	\$14.92
40-49	\$29.80	\$25.05
50-59 ²	\$53.45	\$45.80

Rates reflect a 56% Premium Credit discount effective 2/1/10 (declared by the ADA based on favorable Plan experience). Rates change as shown, based on your Attained Age and the current Premium Credit (if any). Coverage is subject to underwriting approval and is not guaranteed issue. Coverage becomes effective on the date the application is approved by Great-West Life.

1 Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday. Rates shown assume your Attained Age remains unchanged throughout a billing period.

2 After age 59, coverage amounts can no longer be increased. Coverage is renewable until age 70 subject to the terms of the policy.

3 For a sole Proprietorship, Schedule C, line 28; for an S-Corp, form 1120S line 20; for a Partnership form 1065 line 21.

All expenses must be in place prior to your disability, and not all business-related expenses are covered by this Plan. The ADA Office Overhead Expense Plan will not reimburse you for the cost of equipment, dental supplies, and laboratory expenses; payments to an annuity or retirement plan; or salaries and payroll taxes for any dentists you regularly employ. A complete list of covered expenses (and those that are not covered) appears in the Certificate issued to all Plan participants.

ADA MEMBER DISCOUNT: 56%

A 56% Premium Credit, declared by the ADA based on favorable Plan experience, reduces rates for all Plan participants effective 2/1/10. Premium Credits are re-evaluated annually but are not guaranteed; whenever the Premium Credit goes up, you pay even less.

HOW MUCH COVERAGE DO YOU NEED?

The monthly expenses to run your practice can certainly add up. Use this worksheet to calculate the corresponding amount of monthly coverage that's right for you.

Annual business expenses (per tax documents) ³	\$	_____
Student Loan payments	+	_____
Laboratory Fees	-	_____
Clinical Supplies	-	_____
Your own salary	-	_____
Salaries of dentists you employ	-	_____
Travel, Meals and Entertainment	-	_____
Total	=	_____
Convert to monthly expenses	÷	12 _____
Monthly office overhead coverage needed	=	_____
Current monthly office overhead coverage from other sources (if any)	-	_____
TOTAL ADA OFFICE OVERHEAD EXPENSE NEEDED	= \$	_____

ADA TERM PLUS® UNIVERSAL LIFE

Rates reflect a 50% Premium Credit discount effective 1/1/10 (declared by the ADA based on favorable Plan experience). Rates change each year based on the Attained Age of the insured and the current Premium Credit (if any). An additional \$4.10 monthly administrative fee will be added to your cost of coverage. All coverage is subject to underwriting and is not guaranteed issue. Coverage becomes effective on the date the application is approved by Great-West Life. For certificates issued after January 1, 2010, renewal rates might be slightly lower than Term Life rates after age 70.

- Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.
- If you qualify, Preferred rates will apply to all your Term Plus coverage (even existing insurance, beginning at next renewal) for 10 years. After 10 years, you may re-qualify medically (no additional purchase required) or renew existing coverage at Standard rates.
- The Disability Waiver of Premium Option allows all coverage to continue without premium payment if you become totally disabled prior to age 60. This option is not available to participants age 60 or older.
- The Accidental Death Option provides an additional death benefit (up to \$1,000,000) if your death is by accidental means.
- After age 64, coverage amounts can no longer be increased, but current coverage can be renewed to age 90, subject to the terms of the policy. At age 90, the balance in your Policy Value Account can be applied to purchase paid-up life insurance, up to the full insured amount.

Note: Unlike other plans, Term Plus Universal Life premiums are deducted from accounts on a monthly basis.

ADA MEMBER DISCOUNTS

Premium Credit: 50%

Volume discounts:

6% with \$500,000 to \$975,000

9% with \$1,000,000 to \$1,475,000

11% with \$1,500,000 or more

A Premium Credit, declared by the ADA based on favorable Plan experience, reduces rates by 40% for all Plan participants effective 10/14/09. Your eligibility for a volume discount is determined by your total amount of Member life insurance in ADA Term Life and ADA Term Plus combined. Both discounts are re-evaluated annually and are not guaranteed; whenever the discounts go up, you pay even less.

CURRENT RATES

Monthly rate for each \$100,000 of coverage

Attained Age ¹	PREFERRED ²		STANDARD		Accidental Death Option ³
	Basic Coverage	Waiver of Premium Option ²	Basic Coverage	Waiver of Premium Option ²	
<31	\$1.65	\$0.10	\$1.83	\$0.10	\$0.23
31	\$1.66	\$0.11	\$1.98	\$0.12	\$0.23
32	\$1.67	\$0.12	\$2.13	\$0.14	\$0.23
33	\$1.68	\$0.14	\$2.27	\$0.17	\$0.23
34	\$1.69	\$0.15	\$2.41	\$0.20	\$0.23
35	\$1.70	\$0.16	\$2.55	\$0.23	\$0.23
36	\$1.75	\$0.18	\$2.69	\$0.25	\$0.23
37	\$1.79	\$0.20	\$2.83	\$0.28	\$0.23
38	\$1.85	\$0.24	\$2.98	\$0.31	\$0.23
39	\$1.91	\$0.26	\$3.26	\$0.35	\$0.23
40	\$2.00	\$0.39	\$3.49	\$0.51	\$0.33
41	\$2.09	\$0.41	\$3.73	\$0.58	\$0.36
42	\$2.24	\$0.46	\$4.13	\$0.67	\$0.38
43	\$2.39	\$0.50	\$4.53	\$0.76	\$0.39
44	\$2.55	\$0.55	\$4.93	\$0.84	\$0.41
45	\$2.78	\$0.80	\$5.30	\$1.18	\$0.52
46	\$3.02	\$0.88	\$5.70	\$1.30	\$0.53
47	\$3.19	\$0.98	\$6.13	\$1.50	\$0.54
48	\$3.44	\$1.11	\$6.75	\$1.73	\$0.57
49	\$3.66	\$1.24	\$7.63	\$2.01	\$0.59
50	\$3.88	\$1.45	\$8.63	\$2.34	\$0.61
51	\$4.39	\$1.73	\$9.75	\$2.69	\$0.65
52	\$4.95	\$2.00	\$11.00	\$3.10	\$0.68
53	\$5.44	\$2.27	\$12.36	\$3.60	\$0.68
54	\$6.11	\$2.55	\$13.88	\$4.11	\$0.69
55	\$6.94	\$2.51	\$15.78	\$4.20	\$0.71
56	\$7.99	\$2.63	\$17.55	\$4.44	\$0.74
57	\$8.98	\$2.75	\$19.48	\$4.67	\$0.78
58	\$9.80	\$2.81	\$21.60	\$4.85	\$0.81
59	\$10.62	\$3.01	\$23.47	\$5.21	\$0.86
60	\$12.20	N/A	\$28.16	N/A	\$0.90
61	\$13.83	N/A	\$33.81	N/A	\$0.95
62	\$15.52	N/A	\$37.69	N/A	\$1.00
63	\$16.94	N/A	\$41.73	N/A	\$1.04
64	\$18.52	N/A	\$46.73	N/A	\$1.10

PERMANENT LIFE INSURANCE PLUS A TAX-DEFERRED WAY TO SAVE

Get a guaranteed 4% interest rate on your cash value!

Term Plus can diversify your portfolio with tax-deferred savings that yields a guaranteed minimum interest rate of 4%. When you make contributions into your Policy Value Account, you enjoy all of the benefits of ADA Term Life, plus you earn tax-deferred interest on the balance.

Plan Specialists are available to prepare a personalized illustration based on your insurance needs and savings goals. Call 866-607-5336.

YOUR VALUE CHECKLIST

You have two excellent options for ADA-sponsored life insurance. You get all the extras with Term Plus!

	ADA Term Life	ADA Term Plus
Low cost of insurance	✓	✓
Volume discounts	✓	✓
Coverage up to \$2,000,000	✓	✓
Accidental death benefit option	✓	✓
Waiver of premium disability option	✓	✓
Accelerated death benefit	✓	✓
Flexible payment options	✓	✓
Cash value accrual	✓	✓
Flexible deposit amounts	✓	✓
Tax-deferred interest earnings	✓	✓
Increasing death benefit	✓	✓
Withdrawal and loan privileges	✓	✓

ADA MEDCASHSM

CURRENT RATES

Your semi-annual rate for each \$100 of Hospital Coverage for MedCASH² or MedCASH 100.³

Attained Age ¹	MedCASH ²	MedCASH 100 ³
27	\$10.61	\$23.77
28	\$11.08	\$24.82
29	\$11.62	\$25.95
30	\$11.86	\$26.48
31	\$12.32	\$28.04
32	\$12.79	\$29.70
33	\$13.26	\$31.46
34	\$14.35	\$33.06
35	\$14.66	\$35.14
36	\$15.13	\$36.83
37	\$15.83	\$38.52
38	\$16.15	\$40.55
39	\$16.61	\$42.51
40	\$17.08	\$44.58
41	\$17.63	\$47.48
42	\$18.10	\$50.49
43	\$18.33	\$53.78
44	\$18.88	\$57.26
45	\$19.34	\$60.88
46	\$20.12	\$65.32
47	\$20.83	\$70.00
48	\$21.84	\$75.01
49	\$22.62	\$80.47
50	\$23.56	\$86.15
51	\$24.80	\$92.77
52	\$25.82	\$99.99
53	\$27.07	\$107.69
54	\$28.31	\$115.98
55	\$29.64	\$124.99
56	\$30.89	\$134.76
57	\$32.37	\$145.20
58	\$34.16	\$156.45
59 ⁴	\$35.88	\$168.50
Child	\$7.57	N/A

Rates reflect a 35% Premium Credit discount effective 10/1/09 (declared by the ADA based on favorable Plan experience). Rates change as shown, based on your Attained Age and the current Premium Credit (if any). Coverage becomes effective on the date your application is approved by Great-West Life.

1 Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday. Rates shown assume Attained Age remains unchanged in the billing period.

2 The core MedCash Plan includes your chosen Daily Benefit for Hospital Coverage and Basic Critical Condition Coverage (10x your Daily Benefit).

3 MedCASH 100 is subject to underwriting approval based on a brief medical questionnaire.

4 After age 59, benefit amounts can no longer be increased. Critical Condition Coverage ends when the covered member or spouse reaches age 65. Hospital Coverage is renewable to age 90, and the Daily Benefit for all insured persons 65 and older is \$100.

ADA MEMBER DISCOUNT: 35%

A 35% Premium Credit, declared by the ADA based on favorable Plan experience, reduces rates for all Plan participants effective 10/1/09. Premium Credits are re-evaluated annually but are not guaranteed; whenever the Premium Credit goes up, you pay even less.

MEDCASH DELIVERS CASH WHEN YOU NEED IT MOST

Consider how the following out-of-pocket expenses might affect your family finances if you were hospitalized or diagnosed with a critical illness:

- Out-of-pocket medical fees (co-pays and deductibles, experimental treatment or drugs, and out-of-network providers)
- Child care
- Transportation and parking for medical services
- Rehabilitation and physical therapy
- Travel for family or other caregivers
- Modifications to your home, vehicle, or office
- Lifestyle changes

Expenses can add up quickly and without warning. Let the extra cash provided by the MedCASH Plan help reduce your financial worries!

CALCULATE YOUR TOTAL INSURANCE PREMIUMS

Create your web of protection

A well-structured insurance portfolio is the foundation of any dentist's financial security. Even with considerable savings and a successful dental practice, an uninsured loss can jeopardize your standard of living and even your practice. A disability or illness could consume significant amounts of savings. An unexpected death of you or one of your dependents could create financial hardship.

You can protect yourself against each of these loss exposures through a carefully structured insurance portfolio.

QUESTIONS?

Call **866-607-5336**

Email **ada@gwl.com**

WHAT IS THE TOTAL CURRENT COST FOR YOUR INSURANCE COVERAGE?

Tally your current semi-annual rates here to help organize your ADA insurance products.

Term Life Plan \$ _____

Term Plus Universal Life¹ + _____

Income Protection + _____

Office Overhead Expense + _____

MedCASH + _____

TOTAL ADA INSURANCE² = \$ _____

¹ Term Plus Universal Life premiums are paid monthly, multiply listed rate by 6 to calculate semi-annual premiums.

² You will be billed separately for each product per the billing schedule of each. Total cost is for illustration and planning purposes only.

ADA INSURANCE PLANS

“I learned how important it is to build a web of protection as part of my financial plan, and that insurance is the first step in putting together a total plan.”

Dr. Joseph Matrullo, Cranston, RI



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