

Group voluntary life insurance

Premium rate and coverage options

Employee group voluntary term life coverage options and rates ¹ (Rates available until 4/1/09)

Age band	Monthly premium per \$1,000	Monthly premium cost for the following coverage amounts					
		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$100,000
00 to 29	0.13	\$1.30	\$2.60	\$3.90	\$5.20	\$6.50	\$13.00
30 to 34	0.15	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$15.00
35 to 39	0.19	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50	\$19.00
40 to 44	0.25	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$25.00
45 to 49	0.36	\$3.60	\$7.20	\$10.80	\$14.40	\$18.00	\$36.00
50 to 54	0.44	\$4.40	\$8.80	\$13.20	\$17.60	\$22.00	\$44.00
55 to 59	0.81	\$8.10	\$16.20	\$24.30	\$32.40	\$40.50	\$81.00
60 to 64	0.90	\$9.00	\$18.00	\$27.00	\$36.00	\$45.00	\$90.00
65 to 69	0.99	\$9.90	\$19.80	\$29.70	\$39.60	\$49.50	\$99.00
70+	1.78	\$17.80	\$35.60	\$53.40	\$71.20	\$89.00	\$178.00

Dependent group voluntary life insurance coverage options ² (Rates available until 4/1/09)

Guaranteed issue amounts of life insurance coverage for dependents: ³	Option 1	Option 2	Option 3
Spouse to age 70	\$5,000	\$10,000	\$20,000
Child – 6 months to age 19, or age 25 if a full-time student	\$2,500	\$5,000	\$10,000
Child – Live birth to 6 months	\$1,000	\$1,000	\$1,000
Dependent life insurance premium rates:	Monthly premium	Monthly premium	Monthly premium
Spouse	\$3.46	\$6.92	\$15.47
Children	\$0.78	\$1.55	\$3.34
Family	\$4.24	\$8.47	\$18.81

For information on how to apply, contact Collateral Benefits Group, an AUL representative, at **1-866-322-2244**.

To estimate your monthly group life insurance premium, complete the table below:

1. Enter the employee life amount desired	\$	_____
2. Enter employee monthly premium	\$	_____
3. Enter dependent monthly premium	+\$	_____
4. Estimated total monthly premium	= \$	_____

1. Premium rates are offered based upon matching AD&D, Seat Belt Benefit, Accelerated Life Benefit, Waiver of Premium and guaranteed increase in benefit.
2. If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premium can vary with the amount of benefits selected. If a range of benefit levels is present, the insured is only entitled to the benefit level shown in the contract.
3. Any payable benefit is subject to AUL's approval, policy maximums and according to contract terms and conditions.

Note: This invitation to inquire allows interested employees an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued. The contract may contain a waiting or elimination period between its effective date and the effective date of coverage, and a time period between the date a loss occurs and the date benefits begin to be payable for the loss.

Products and financial services provided by

AMERICAN UNITED LIFE INSURANCE COMPANY® | a ONEAMERICA® company

One American Square, P.O. Box 368 | Indianapolis, IN 46206-0368 | (317) 285-1877 | www.oneamerica.com