

Term Essential Life Insurance



THE 4 MILLION DOLLAR QUESTION: ARE YOUR ESSENTIALS PROTECTED?

How valuable are the essentials in life?

The American Association of Orthopaedic Surgeons (AAOS) is committed to meeting the needs of **all** its members. That's why we've crafted a new type of coverage—one designed to protect the upper limits of your lifestyle.

Introducing Term Essential Life Insurance

This new plan honors the blood, sweat, and tears you've poured into building a successful career by offering:

- Coverage payouts ranging from **\$1,000,000** to **\$4,000,000**
- Level-premium periods of **10, 20, or 30-years**
- Premium rates **guaranteed** to not increase during level-premium period
- Conversion options
- Non-tobacco user rates
- **Additional options** available for:
 - Living Needs Benefit
 - Waiver of Premium
 - Accidental Death Benefit
 - Children's Protection Rider

If you are an AAOS member under the age of 75,* you are eligible to apply. Review the other side of this flyer for rate information.

Don't let the unpredictability of life damage everything you've created —**rest easy knowing your legacy is secured, no matter what life brings.**

*Members must be under age 70 in the state of Washington.

Term Essential Semi Annual Rates

		\$1,000,000		\$2,000,000		\$3,000,000		\$4,000,000	
		Male	Female	Male	Female	Male	Female	Male	Female
AGE 30									
Preferred Non-Tobacco	10 year	\$505.00	\$425.00	\$925.00	\$765.00	\$1,345.00	\$1,105.00	\$1,765.00	\$1,445.00
	20 year	\$705.00	\$575.00	\$1,325.00	\$1,065.00	\$1,945.00	\$1,555.00	\$2,565.00	\$2,045.00
	30 year	\$955.00	\$755.00	\$1,825.00	\$1,425.00	\$2,695.00	\$2,095.00	\$3,565.00	\$2,765.00
Standard Non-Tobacco	10 year	\$955.00	\$675.00	\$1,825.00	\$1,265.00	\$2,695.00	\$1,855.00	\$3,565.00	\$2,445.00
	20 year	\$1,005.00	\$805.00	\$1,925.00	\$1,525.00	\$2,845.00	\$2,245.00	\$3,765.00	\$2,965.00
	30 year	\$1,665.00	\$1,205.00	\$3,245.00	\$2,325.00	\$4,825.00	\$3,445.00	\$6,405.00	\$4,565.00
AGE 35									
Preferred Non-Tobacco	10 year	\$505.00	\$435.00	\$925.00	\$785.00	\$1,345.00	\$1,135.00	\$1,765.00	\$1,485.00
	20 year	\$805.00	\$635.00	\$1,525.00	\$1,185.00	\$2,245.00	\$1,735.00	\$2,965.00	\$2,285.00
	30 year	\$975.00	\$835.00	\$1,865.00	\$1,585.00	\$2,755.00	\$2,335.00	\$3,645.00	\$3,085.00
Standard Non-Tobacco	10 year	\$1,005.00	\$775.00	\$1,925.00	\$1,465.00	\$2,845.00	\$2,155.00	\$3,765.00	\$2,845.00
	20 year	\$1,225.00	\$965.00	\$2,425.00	\$1,845.00	\$3,595.00	\$2,725.00	\$4,765.00	\$3,605.00
	30 year	\$1,805.00	\$1,385.00	\$3,525.00	\$2,685.00	\$5,245.00	\$3,985.00	\$6,965.00	\$5,285.00
AGE 40									
Preferred Non-Tobacco	10 year	\$675.00	\$545.00	\$1,265.00	\$1,005.00	\$1,855.00	\$1,465.00	\$2,445.00	\$1,925.00
	20 year	\$1,045.00	\$825.00	\$2,005.00	\$1,565.00	\$2,965.00	\$2,305.00	\$3,925.00	\$3,045.00
	30 year	\$1,535.00	\$1,215.00	\$2,985.00	\$2,345.00	\$4,435.00	\$3,475.00	\$5,885.00	\$4,605.00
Standard Non-Tobacco	10 year	\$1,375.00	\$1,045.00	\$2,665.00	\$2,005.00	\$3,955.00	\$2,965.00	\$5,245.00	\$3,925.00
	20 year	\$1,705.00	\$1,465.00	\$3,325.00	\$2,845.00	\$4,945.00	\$4,225.00	\$6,565.00	\$5,605.00
	30 year	\$2,695.00	\$2,045.00	\$5,305.00	\$4,005.00	\$7,915.00	\$5,965.00	\$10,525.00	\$7,925.00
AGE 45									
Preferred Non-Tobacco	10 year	\$915.00	\$775.00	\$1,745.00	\$1,465.00	\$2,575.00	\$2,155.00	\$3,405.00	\$2,845.00
	20 year	\$1,445.00	\$1,155.00	\$2,805.00	\$2,225.00	\$4,165.00	\$3,295.00	\$5,525.00	\$4,365.00
	30 year	\$2,525.00	\$1,855.00	\$4,965.00	\$3,625.00	\$7,405.00	\$5,395.00	\$9,845.00	\$7,165.00
Standard Non-Tobacco	10 year	\$1,895.00	\$1,665.00	\$3,705.00	\$3,245.00	\$5,515.00	\$4,825.00	\$7,325.00	\$6,405.00
	20 year	\$2,415.00	\$2,315.00	\$4,745.00	\$4,545.00	\$7,075.00	\$6,775.00	\$9,405.00	\$9,005.00
	30 year	\$4,145.00	\$3,045.00	\$8,205.00	\$6,005.00	\$12,265.00	\$8,965.00	\$16,325.00	\$11,925.00
AGE 50									
Preferred Non-Tobacco	10 year	\$1,315.00	\$1,205.00	\$2,545.00	\$2,325.00	\$3,775.00	\$3,445.00	\$5,005.00	\$4,565.00
	20 year	\$2,325.00	\$1,815.00	\$4,565.00	\$3,545.00	\$6,805.00	\$5,275.00	\$9,045.00	\$7,005.00
	30 year	\$3,935.00	\$2,795.00	\$7,785.00	\$5,505.00	\$11,635.00	\$8,215.00	\$15,485.00	\$10,925.00
Standard Non-Tobacco	10 year	\$2,615.00	\$2,525.00	\$5,165.00	\$4,965.00	\$7,675.00	\$7,405.00	\$10,205.00	\$9,845.00
	20 year	\$3,825.00	\$3,495.00	\$7,565.00	\$6,905.00	\$11,305.00	\$10,315.00	\$15,045.00	\$13,725.00
	30 year	\$6,055.00	\$4,735.00	\$12,025.00	\$9,385.00	\$17,995.00	\$14,035.00	\$23,965.00	\$18,685.00
AGE 55									
Preferred Non-Tobacco	10 year	\$2,055.00	\$1,535.00	\$4,025.00	\$2,985.00	\$5,995.00	\$4,435.00	\$7,965.00	\$5,885.00
	20 year	\$3,595.00	\$2,665.00	\$7,105.00	\$5,245.00	\$10,615.00	\$7,825.00	\$14,125.00	\$10,405.00
	30 year	\$7,285.00	\$4,955.00	\$14,485.00	\$9,825.00	\$21,685.00	\$14,695.00	\$28,885.00	\$19,565.00
Standard Non-Tobacco	10 year	\$3,735.00	\$3,115.00	\$7,385.00	\$6,145.00	\$11,035.00	\$9,175.00	\$14,685.00	\$12,205.00
	20 year	\$6,095.00	\$5,055.00	\$12,105.00	\$10,025.00	\$18,115.00	\$14,995.00	\$24,125.00	\$19,965.00
	30 year	\$9,135.00	\$8,135.00	\$18,185.00	\$16,185.00	\$27,235.00	\$24,235.00	\$36,285.00	\$32,285.00
AGE 60									
Preferred Non-Tobacco	10 year	\$3,275.00	\$2,265.00	\$6,465.00	\$4,445.00	\$9,655.00	\$6,625.00	\$12,845.00	\$8,805.00
	20 year	\$6,775.00	\$4,595.00	\$13,465.00	\$9,105.00	\$20,155.00	\$13,615.00	\$26,845.00	\$18,125.00
Standard Non-Tobacco	10 year	\$5,495.00	\$4,175.00	\$10,905.00	\$8,265.00	\$16,315.00	\$12,355.00	\$21,725.00	\$16,445.00
	20 year	\$10,655.00	\$7,985.00	\$21,225.00	\$15,885.00	\$31,795.00	\$23,785.00	\$42,365.00	\$31,685.00
AGE 65									
Preferred Non-Tobacco	10 year	\$5,865.00	\$3,745.00	\$11,645.00	\$7,405.00	\$17,425.00	\$11,065.00	\$23,205.00	\$14,725.00
	20 year	\$12,375.00	\$8,055.00	\$24,665.00	\$16,025.00	\$36,955.00	\$23,995.00	\$49,245.00	\$31,965.00
Standard Non-Tobacco	10 year	\$9,075.00	\$6,495.00	\$18,065.00	\$12,905.00	\$27,055.00	\$19,315.00	\$36,045.00	\$25,725.00
	20 year	\$18,765.00	\$12,825.00	\$37,445.00	\$25,565.00	\$56,125.00	\$38,305.00	\$74,805.00	\$51,045.00