



Complete Term

Term Series Product Guide

effective January 2004



Highlights

One Life Complete Term Highlights 1
 TeleLife® Processing..... 1
 Return of Premium 2

Policy Provisions

Age Last Birthday 1
 Tobacco Use 2
 Unisex Rates 2
 Risk Classifications 2
 Annual Policy Fee..... 2
 Premium Mode Factors..... 2
 NAIC Illustration Guidelines.....2
 Exchange/Re-entry 2
 Conversion..... 2
 Companion Policy..... 2

Premium Rates

Complete Term 15 3
 Complete Term 20 5
 Complete Term 30 7
 Ultimate Premiums 9

Submission Guidelines 10

Riders

Accelerated Death Benefit..... 10
 Dependent Children’s Rider 10
 Waiver of Premium..... 11

This brochure is for agent use only.
 One Life Complete Term series is not available in all states.

One Life Complete Term Highlights

- 15, 20 and 30-year guaranteed-level premium plans.
- Pays an endowment at the end of the level period equal to the sum of premiums paid for the base plan of insurance.
- Death benefit guaranteed level for the life of the policy.
- Two premium rate bands:
Band 1:
Ages 18-45: \$150,000-\$249,999
Ages 46-60: \$100,000-\$249,999
Ages 61+: \$50,000-\$249,999
Band 2: \$250,000+ face amount
- Underwriting classifications:
 - Premier Non-Tobacco (PRNT)
 - Preferred Non-Tobacco (PNT)
 - Standard Non-Tobacco (SNT)
 - Preferred Tobacco (PT)
 - Standard Tobacco (ST)
- \$80 annual commissionable policy fee for all face amounts
- Accelerated Death Benefit rider at no additional premium cost.*
- Optional Waiver of Premium* and Dependent Children's riders.
- Issue ages:** (age last birthday)

15-year plan	18-65
20-year plan	18-60
30-year plan	18-45

TeleLife® Processing

All One Life Insurance plans are available through our simple, easy TeleLife® process, as well as through our efficient traditional processing. TeleLife® effectively reduces the time and inconvenience often associated with applying for and underwriting life insurance. There are three basic steps:

1. Using the simplified one-page TeleLife® preliminary application, you take basic information from the applicant by phone or in person and FAX or mail it, with any required replacement forms, and the initial premium, subject to limitations, to your authorized One Life Insurance distributor. This takes about 10 minutes. (If you are meeting face-to-face with the

customer, you should obtain the signature.)

We do the rest!

2. Within two days, a TeleLife® representative calls the applicant to take the rest of the application information and arrange for the paramed visit at a convenient time and place. This takes the representative about 15 minutes. (You can help limit the time needed by letting your clients know when you take the TeleLife® pre-application — step #1 — that they will receive another call in a couple of days.)
3. The paramed acquires a urine sample and blood draw and gathers any other required information, including the applicant's signed application and any other required forms. This takes about 25 minutes.

When the policy is approved and issued — as soon as three to four weeks on average — it is delivered to you. Once it is paid, you receive your commission.

Contact your One Life Insurance general agency for helpful TeleLife® checklists to further simplify the process . . . also available via the Internet on our StarLink® system.

One Life Complete Term Policy Provisions

One Life Complete Term is non-participating term life insurance with an endowment benefit to age 95, policy form series S-3228 underwritten by Federal Kemper Life Assurance Company, Schaumburg, IL. It offers a series of three low-cost plans that guarantee premiums will be level for 15, 20, and 30 years.

After the level-premium period ends, premiums increase each year for all plans; see the Exchange /Re-entry and Conversion provisions on page 2 for alternatives.

Age Last Birthday

Premium rates in this booklet are for annual-mode payments based on the insured's age according to his or her last birthday.

* Not available in all states. See state approval information for details.

Tobacco Use

Non-tobacco rates apply to Preferred, Select, and Standard if the insured has not used tobacco in any form within the last 36 months prior to application; for Premier, no tobacco use in the last 60 months.

Unisex Rates

Female rates are distinct from male rates, except in unisex states where male rates are used for both genders.

Risk Classifications

One Life Complete Term offers Premier, Preferred and Standard rate classes.

Annual Policy Fee (commissionable)

The annual policy fee is \$80 for all face amounts. Add the policy fee *after* calculating the annual premium but before applying a modal factor. The policy fee applies only to the base policy and not to coverage available through riders.

Premium Mode Factors

To calculate semi-annual premiums, multiply the total annual premium (including the base premium, rider premiums and annual policy fee) by 0.520; for quarterly premiums, multiply by 0.300; for monthly/PAC, multiply by 0.087.

NAIC Illustration Guidelines

One Life Complete Term 15, 20, and 30 are non-illustrated plans.

- Sales materials are allowed to depict only guaranteed premiums.
- Explain the requalification provision and advise applicants that premiums will increase after the initial level premium period.
- Do not offer or provide a price for requalification.

Exchange/Re-entry

One Life Complete Term plans allow for one re-entry qualification, at the end of the initial level premium period (i.e., after 15, 20, or 30 years), as long as the insured is younger at the time of re-entry than the maximum issue age for that plan. Re-entry requires evidence of insurability (at company cost). Insureds who qualify avoid the annually increasing premiums that would otherwise follow their level premium

period. Instead, re-entry premiums are the same as those for a newly issued policy at the insured's age at the time of re-entry and are again guaranteed level for the same number of years (15, 20, or 30) as the initial guarantee period.

Conversion

Prior to the earlier of the 10th policy anniversary or the anniversary nearest the insured's 65th birthday, a Complete Term policy may be converted to an eligible flexible premium adjustable life plan or whole life plan. The new policy must be available through One Life Insurance at that time and have a higher minimum-premium rate than the Complete Term plan at the time of conversion.

Premium Rates

Rates on the following pages are annual rates for each \$1,000 of coverage.

Return of Premium

One Life Complete Term pays an endowment at the end of the level period equal to the sum of premiums paid for the base plan of insurance. The endowment does not include any premiums paid for any riders. If the policy is surrendered prior to the endowment date, the cash value will equal the cumulative premiums paid, multiplied by the factors below.

Table of Cash Value Factors

Policy Year	15-Year	20-Year	30-Year
1-5	0%	0%	0%
6	5%	3%	1%
7	10%	6%	2%
8	15%	9%	3%
9	20%	12%	4%
10	25%	15%	5%
11	40%	22%	7%
12	55%	29%	9%
13	70%	36%	11%
14	85%	43%	13%
15	100%	50%	15%
16		60%	17%
17		70%	19%
18		80%	21%
19		90%	23%
20		100%	25%
21			30%
22			35%
23			40%
24			45%
25			50%
26			60%
27			70%
28			80%
29			90%
30			100%

One Life Complete Term 15

Annual premium rates per \$1,000 face amount*

Rate Band 1 — Face Amounts: under \$250,000

Issue Age	Male					Female				
	Non-Tobacco			Tobacco		Non-Tobacco			Tobacco	
	Premier	Preferred	Standard	Preferred	Standard	Premier	Preferred	Standard	Preferred	Standard
18	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
19	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
20	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
21	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
22	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
23	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
24	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
25	2.80	2.85	3.10	4.60	5.00	2.20	2.25	2.40	3.20	3.60
26	2.82	2.87	3.12	4.66	5.14	2.28	2.35	2.50	3.37	3.76
27	2.83	2.90	3.13	4.74	5.29	2.37	2.45	2.60	3.55	3.93
28	2.85	2.93	3.15	4.82	5.46	2.47	2.57	2.72	3.76	4.13
29	2.88	2.96	3.18	4.90	5.65	2.58	2.71	2.86	3.99	4.34
30	2.90	3.00	3.20	5.00	5.86	2.70	2.85	3.00	4.24	4.58
31	2.96	3.10	3.33	5.24	6.15	2.73	2.90	3.05	4.40	4.79
32	3.04	3.20	3.47	5.51	6.49	2.77	2.95	3.10	4.58	5.03
33	3.12	3.32	3.63	5.81	6.85	2.81	3.01	3.16	4.79	5.29
34	3.20	3.46	3.81	6.14	7.26	2.85	3.08	3.23	5.01	5.58
35	3.30	3.60	4.00	6.50	7.70	2.90	3.15	3.30	5.25	5.90
36	3.44	3.78	4.26	6.90	8.23	2.99	3.29	3.46	5.53	6.40
37	3.61	3.99	4.54	7.35	8.82	3.09	3.44	3.64	5.85	6.95
38	3.79	4.22	4.86	7.85	9.48	3.20	3.61	3.84	6.20	7.57
39	3.98	4.47	5.22	8.40	10.21	3.33	3.80	4.06	6.58	8.26
40	4.20	4.75	5.60	9.00	11.00	3.46	4.00	4.30	7.00	9.00
41	4.41	4.95	6.06	9.52	11.80	3.59	4.13	4.65	7.36	9.48
42	4.64	5.18	6.59	10.11	12.70	3.75	4.27	5.05	7.77	10.02
43	4.90	5.43	7.17	10.76	13.70	3.91	4.43	5.49	8.22	10.62
44	5.19	5.70	7.80	11.47	14.80	4.10	4.61	5.97	8.71	11.28
45	5.50	6.00	8.50	12.25	16.00	4.30	4.80	6.50	9.25	12.00
46	5.80	6.40	9.02	13.09	16.96	4.48	5.02	6.87	9.77	12.64
47	6.15	6.85	9.61	14.04	18.04	4.67	5.28	7.28	10.36	13.36
48	6.53	7.35	10.26	15.09	19.24	4.89	5.56	7.74	11.01	14.16
49	6.94	7.90	10.97	16.24	20.56	5.14	5.86	8.25	11.72	15.04
50	7.40	8.50	11.75	17.50	22.00	5.40	6.20	8.80	12.50	16.00
51	7.90	9.22	12.75	18.70	23.60	5.62	6.49	9.15	13.06	16.72
52	8.45	10.03	13.88	20.05	25.40	5.86	6.81	9.55	13.69	17.53
53	9.07	10.93	15.13	21.55	27.40	6.13	7.17	9.99	14.39	18.43
54	9.76	11.92	16.50	23.20	29.60	6.43	7.57	10.47	15.16	19.42
55	10.50	13.00	18.00	25.00	32.00	6.75	8.00	11.00	16.00	20.50
56	11.46	13.96	19.60	26.76	33.92	7.43	8.80	12.20	17.12	21.86
57	12.54	15.04	21.40	28.74	36.08	8.20	9.70	13.55	18.38	23.39
58	13.74	16.24	23.40	30.94	38.48	9.05	10.70	15.05	19.78	25.09
59	15.06	17.56	25.60	33.36	41.12	9.98	11.80	16.70	21.32	26.96
60	16.50	19.00	28.00	36.00	44.00	11.00	13.00	18.50	23.00	29.00
61	17.54	20.76	30.24	38.08	49.50	11.80	14.28	20.50	24.12	30.76
62	18.71	22.74	32.76	40.42	50.46	12.70	15.72	22.75	25.38	32.74
63	20.01	24.94	35.56	43.02	54.26	13.70	17.32	25.25	26.78	34.94
64	21.44	27.36	38.64	45.88	58.44	14.80	19.08	28.00	28.32	37.36
65	23.00	30.00	42.00	49.00	63.00	16.00	21.00	31.00	30.00	40.00

*Annual Policy Fee: \$80.

One Life Complete Term 15

Annual premium rates per \$1,000 face amount*

Rate Band 2 — Face Amounts: \$250,000 and greater

Issue Age	Male					Female				
	Premier	Non-Tobacco		Tobacco		Premier	Non-Tobacco		Tobacco	
		Preferred	Standard	Preferred	Standard		Preferred	Standard	Preferred	Standard
18	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
19	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
20	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
21	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
22	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
23	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
24	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
25	1.95	2.00	2.85	3.60	4.75	1.35	1.40	2.15	2.20	3.35
26	1.97	2.02	2.87	3.66	4.89	1.43	1.50	2.25	2.37	3.51
27	1.98	2.05	2.88	3.74	5.04	1.52	1.60	2.35	2.55	3.68
28	2.00	2.08	2.90	3.82	5.21	1.62	1.72	2.47	2.76	3.88
29	2.03	2.11	2.93	3.90	5.40	1.73	1.86	2.61	2.99	4.09
30	2.05	2.15	2.95	4.00	5.61	1.85	2.00	2.75	3.24	4.33
31	2.11	2.24	3.08	4.24	5.90	1.87	2.04	2.80	3.40	4.54
32	2.17	2.34	3.22	4.51	6.24	1.90	2.09	2.85	3.58	4.78
33	2.24	2.45	3.38	4.81	6.60	1.93	2.14	2.91	3.79	5.04
34	2.32	2.57	3.56	5.14	7.01	1.96	2.19	2.98	4.01	5.33
35	2.40	2.70	3.75	5.50	7.45	2.00	2.25	3.05	4.25	5.65
36	2.50	2.87	4.01	5.90	7.98	2.06	2.37	3.21	4.53	6.15
37	2.60	3.06	4.29	6.35	8.57	2.12	2.51	3.39	4.85	6.70
38	2.72	3.27	4.61	6.85	9.23	2.19	2.66	3.59	5.20	7.32
39	2.86	3.50	4.97	7.40	9.96	2.27	2.82	3.81	5.58	8.01
40	3.00	3.75	5.35	8.00	10.75	2.36	3.00	4.05	6.00	8.75
41	3.21	3.95	5.81	8.52	11.55	2.49	3.13	4.40	6.36	9.23
42	3.44	4.18	6.34	9.11	12.45	2.65	3.27	4.80	6.77	9.77
43	3.70	4.43	6.92	9.76	13.45	2.81	3.43	5.24	7.22	10.37
44	3.99	4.70	7.55	10.47	14.55	3.00	3.61	5.72	7.71	11.03
45	4.30	5.00	8.25	11.25	15.75	3.20	3.80	6.25	8.25	11.75
46	4.57	5.40	8.77	12.09	16.71	3.38	4.02	6.62	8.77	12.39
47	4.88	5.85	9.36	13.04	17.79	3.57	4.28	7.03	9.36	13.11
48	5.22	6.35	10.01	14.09	18.99	3.79	4.56	7.49	10.01	13.91
49	5.59	6.90	10.72	15.24	20.31	4.04	4.86	8.00	10.72	14.79
50	6.00	7.50	11.50	16.50	21.75	4.30	5.20	8.55	11.50	15.75
51	6.52	8.22	12.50	17.70	23.35	4.52	5.49	8.90	12.06	16.47
52	7.11	9.03	13.63	19.05	25.15	4.76	5.81	9.30	12.69	17.28
53	7.76	9.93	14.88	20.55	27.15	5.03	6.17	9.74	13.39	18.18
54	8.47	10.92	16.25	22.20	29.35	5.33	6.57	10.22	14.16	19.17
55	9.25	12.00	17.75	24.00	31.75	5.65	7.00	10.75	15.00	20.25
56	10.17	12.96	19.35	25.76	33.67	6.33	7.80	11.95	16.12	21.61
57	11.21	14.04	21.15	27.74	35.83	7.10	8.70	13.30	17.38	23.14
58	12.36	15.24	23.15	29.94	38.23	7.95	9.70	14.80	18.78	24.84
59	13.62	16.56	25.35	32.36	40.87	8.88	10.80	16.45	20.32	26.71
60	15.00	18.00	27.75	35.00	43.75	9.90	12.00	18.25	22.00	28.75
61	16.10	19.76	29.99	37.08	46.79	10.70	13.28	20.25	23.12	30.51
62	17.35	21.74	32.51	39.42	50.21	11.60	14.72	22.50	24.38	32.49
63	18.73	23.94	35.31	42.02	54.01	12.60	16.32	25.00	25.78	34.69
64	20.24	26.36	38.39	44.88	58.19	13.70	18.08	27.75	27.32	37.11
65	21.90	29.00	41.75	48.00	62.75	14.90	20.00	30.75	29.00	39.75

*Annual Policy Fee: \$80.

One Life Complete Term 20

Annual premium rates per \$1,000 face amount*

Rate Band 1 — Face Amounts: under \$250,000

Issue Age	Male					Female				
	Premier	Non-Tobacco		Tobacco		Premier	Non-Tobacco		Tobacco	
		Preferred	Standard	Preferred	Standard		Preferred	Standard	Preferred	Standard
18	2.10	2.35	2.41	3.90	4.00	1.75	1.88	1.90	2.75	2.85
19	2.10	2.35	2.41	3.90	4.00	1.75	1.88	1.90	2.75	2.85
20	2.10	2.35	2.41	3.90	4.00	1.75	1.88	1.90	2.75	2.85
21	2.10	2.35	2.42	3.92	4.02	1.76	1.89	1.91	2.77	2.87
22	2.10	2.35	2.44	3.93	4.03	1.77	1.90	1.92	2.78	2.88
23	2.10	2.35	2.46	3.95	4.05	1.78	1.91	1.93	2.80	2.90
24	2.10	2.35	2.48	3.98	4.08	1.79	1.92	1.94	2.83	2.93
25	2.10	2.35	2.50	4.00	4.10	1.80	1.93	1.95	2.85	2.95
26	2.12	2.37	2.54	4.05	4.21	1.83	1.97	1.99	2.98	3.08
27	2.13	2.40	2.59	4.10	4.34	1.87	2.00	2.04	3.12	3.22
28	2.15	2.43	2.64	4.16	4.48	1.91	2.05	2.10	3.28	3.38
29	2.18	2.46	2.69	4.23	4.63	1.95	2.10	2.16	3.46	3.56
30	2.20	2.50	2.75	4.30	4.80	2.00	2.15	2.22	3.65	3.75
31	2.25	2.60	2.85	4.57	5.10	2.05	2.23	2.31	3.87	3.97
32	2.30	2.70	2.95	4.88	5.45	2.10	2.32	2.40	4.11	4.23
33	2.36	2.82	3.07	5.22	5.83	2.16	2.42	2.51	4.38	4.51
34	2.43	2.96	3.21	5.59	6.24	2.23	2.53	2.63	4.68	4.81
35	2.50	3.10	3.35	6.00	6.70	2.30	2.65	2.76	5.00	5.15
36	2.64	3.26	3.61	6.38	7.23	2.39	2.80	2.93	5.28	5.57
37	2.81	3.44	3.91	6.82	7.82	2.49	2.97	3.13	5.58	6.03
38	2.99	3.64	4.24	7.30	8.48	2.60	3.16	3.35	5.93	6.55
39	3.18	3.86	4.60	7.82	9.21	2.72	3.37	3.59	6.31	7.13
40	3.40	4.10	5.00	8.40	10.00	2.85	3.60	3.85	6.72	7.75
41	3.53	4.39	5.37	8.94	10.61	2.95	3.75	4.15	7.05	8.11
42	3.67	4.71	5.78	9.54	11.29	3.07	3.91	4.48	7.43	8.52
43	3.83	5.07	6.24	10.21	12.05	3.20	4.10	4.85	7.84	8.97
44	4.01	5.47	6.75	10.95	12.89	3.34	4.30	5.26	8.30	9.46
45	4.20	5.90	7.30	11.75	13.80	3.50	4.52	5.70	8.80	10.00
46	4.60	6.30	7.88	12.59	14.79	3.66	4.76	6.04	9.23	10.64
47	5.05	6.75	8.52	13.54	15.91	3.84	5.02	6.41	9.72	11.36
48	5.55	7.25	9.24	14.59	17.15	4.04	5.32	6.83	10.26	12.16
49	6.10	7.80	10.04	15.74	18.51	4.26	5.64	7.30	10.85	13.04
50	6.70	8.40	10.90	17.00	20.00	4.50	6.00	7.80	11.50	14.00
51	7.16	9.14	11.72	18.12	21.28	4.87	6.48	8.31	12.22	14.80
52	7.69	9.96	12.63	19.38	22.72	5.28	7.02	8.89	13.03	15.70
53	8.27	10.88	13.65	20.78	24.32	5.74	7.62	9.53	13.93	16.70
54	8.90	11.90	14.78	22.32	26.08	6.25	8.28	10.23	14.92	17.80
55	9.60	13.00	16.00	24.00	28.00	6.80	9.00	11.00	16.00	19.00
56	10.46	13.96	17.60	25.44	29.92	7.31	9.80	12.28	16.96	20.28
57	11.44	15.04	19.40	27.06	32.08	7.89	10.70	13.72	18.04	21.72
58	12.52	16.24	21.40	28.86	34.48	8.53	11.70	15.32	19.24	23.32
59	13.70	17.56	23.60	30.84	37.12	9.23	12.80	17.08	20.56	25.08
60	15.00	19.00	26.00	33.00	40.00	10.00	14.00	19.00	22.00	27.00

*Annual Policy Fee: \$80.

One Life Complete Term 20

Annual premium rates per \$1,000 face amount*

Rate Band 2 — Face Amounts: \$250,000 and greater

Issue Age	Male					Female				
	Premier	Non-Tobacco		Tobacco		Premier	Non-Tobacco		Tobacco	
		Preferred	Standard	Preferred	Standard		Preferred	Standard	Preferred	Standard
18	1.45	1.70	2.16	3.50	3.75	1.20	1.33	1.65	2.35	2.60
19	1.45	1.70	2.16	3.50	3.75	1.20	1.33	1.65	2.35	2.60
20	1.45	1.70	2.16	3.50	3.75	1.20	1.33	1.65	2.35	2.60
21	1.45	1.70	2.17	3.52	3.77	1.21	1.34	1.66	2.37	2.62
22	1.45	1.70	2.19	3.53	3.78	1.22	1.35	1.67	2.38	2.63
23	1.45	1.70	2.21	3.55	3.80	1.23	1.36	1.68	2.40	2.65
24	1.45	1.70	2.23	3.58	3.83	1.24	1.37	1.69	2.43	2.68
25	1.45	1.70	2.25	3.60	3.85	1.25	1.38	1.70	2.45	2.70
26	1.47	1.72	2.29	3.65	3.96	1.28	1.42	1.74	2.58	2.83
27	1.48	1.75	2.34	3.70	4.09	1.32	1.45	1.79	2.72	2.97
28	1.50	1.78	2.39	3.76	4.23	1.36	1.50	1.85	2.88	3.13
29	1.53	1.81	2.44	3.83	4.38	1.40	1.55	1.91	3.06	3.31
30	1.55	1.85	2.50	3.90	4.55	1.45	1.60	1.97	3.25	3.50
31	1.60	1.95	2.60	4.17	4.85	1.50	1.68	2.06	3.47	3.72
32	1.65	2.05	2.70	4.48	5.20	1.55	1.77	2.15	3.71	3.98
33	1.71	2.17	2.82	4.82	5.58	1.61	1.87	2.26	3.98	4.26
34	1.78	2.31	2.96	5.19	5.99	1.68	1.98	2.38	4.28	4.56
35	1.85	2.45	3.10	5.60	6.45	1.75	2.10	2.51	4.60	4.90
36	1.98	2.58	3.36	5.98	6.98	1.81	2.20	2.68	4.88	5.32
37	2.12	2.72	3.66	6.42	7.57	1.87	2.32	2.88	5.18	5.78
38	2.28	2.88	3.99	6.90	8.23	1.94	2.45	3.10	5.53	6.30
39	2.46	3.06	4.35	7.42	8.96	2.02	2.59	3.34	5.91	6.88
40	2.65	3.25	4.75	8.00	9.75	2.10	2.75	3.60	6.32	7.50
41	2.76	3.51	5.12	8.54	10.36	2.19	2.87	3.90	6.65	7.86
42	2.89	3.81	5.53	9.14	11.04	2.29	3.01	4.23	7.03	8.27
43	3.03	4.14	5.99	9.81	11.80	2.40	3.17	4.60	7.44	8.72
44	3.18	4.50	6.50	10.55	12.64	2.52	3.34	5.01	7.90	9.21
45	3.35	4.90	7.05	11.35	13.55	2.65	3.52	5.45	8.40	9.75
46	3.69	5.30	7.63	12.19	14.54	2.79	3.76	5.79	8.83	10.39
47	4.06	5.75	8.27	13.14	15.66	2.94	4.02	6.16	9.32	11.11
48	4.48	6.25	8.99	14.19	16.90	3.11	4.32	6.58	9.86	11.91
49	4.95	6.80	9.79	15.34	18.26	3.30	4.64	7.05	10.45	12.79
50	5.45	7.40	10.65	16.60	19.75	3.50	5.00	7.55	11.10	13.75
51	5.86	8.10	11.47	17.72	21.03	3.79	5.44	8.06	11.82	14.55
52	6.32	8.88	12.38	18.98	22.47	4.11	5.94	8.64	12.63	15.45
53	6.83	9.75	13.40	20.38	24.07	4.47	6.49	9.28	13.53	16.45
54	7.39	10.71	14.53	21.92	25.83	4.87	7.09	9.98	14.52	17.55
55	8.00	11.75	15.75	23.60	27.75	5.30	7.75	10.75	15.60	18.75
56	8.88	12.71	17.35	25.04	29.67	5.81	8.55	12.03	16.56	20.03
57	9.87	13.79	19.15	26.66	31.83	6.39	9.45	13.47	17.64	21.47
58	10.97	14.99	21.15	28.46	34.23	7.03	10.45	15.07	18.84	23.07
59	12.18	16.31	23.35	30.44	36.87	7.73	11.55	16.83	20.16	24.83
60	13.50	17.75	25.75	32.60	39.75	8.50	12.75	18.75	21.60	26.75

*Annual Policy Fee: \$80.

One Life Complete Term 30

Annual premium rates per \$1,000 face amount*

Rate Band 1 — Face Amounts: under \$250,000

Issue Age	Male					Female				
	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Tobacco Standard	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Tobacco Standard
18	1.45	1.75	2.33	4.00	4.90	1.25	1.60	1.79	2.77	2.90
19	1.45	1.75	2.33	4.00	4.90	1.25	1.60	1.79	2.77	2.90
20	1.45	1.75	2.33	4.00	4.90	1.25	1.60	1.79	2.77	2.90
21	1.47	1.77	2.33	4.02	4.90	1.26	1.62	1.80	2.78	2.92
22	1.48	1.78	2.34	4.03	4.90	1.27	1.63	1.81	2.79	2.93
23	1.50	1.80	2.34	4.05	4.90	1.28	1.65	1.82	2.81	2.95
24	1.53	1.83	2.35	4.08	4.90	1.29	1.68	1.84	2.82	2.98
25	1.55	1.85	2.35	4.10	4.90	1.30	1.70	1.85	2.84	3.00
26	1.56	1.87	2.41	4.15	4.95	1.32	1.73	1.89	2.88	3.10
27	1.57	1.90	2.47	4.22	5.00	1.33	1.77	1.95	2.94	3.20
28	1.58	1.93	2.54	4.28	5.06	1.35	1.81	2.00	2.99	3.32
29	1.59	1.96	2.62	4.36	5.13	1.38	1.85	2.06	3.05	3.46
30	1.60	2.00	2.70	4.44	5.20	1.40	1.90	2.13	3.12	3.60
31	1.65	2.11	2.78	4.56	5.41	1.43	1.96	2.21	3.24	3.78
32	1.70	2.24	2.87	4.69	5.64	1.47	2.04	2.29	3.39	3.99
33	1.76	2.38	2.97	4.83	5.90	1.51	2.12	2.39	3.54	4.22
34	1.83	2.53	3.08	4.99	6.19	1.55	2.20	2.49	3.71	4.47
35	1.90	2.70	3.20	5.17	6.50	1.60	2.30	2.61	3.90	4.74
36	2.12	2.94	3.56	5.72	7.06	1.73	2.46	2.83	4.19	5.10
37	2.38	3.21	3.97	6.33	7.69	1.87	2.64	3.07	4.51	5.51
38	2.66	3.51	4.43	7.02	8.39	2.03	2.84	3.34	4.87	5.96
39	2.96	3.84	4.93	7.77	9.16	2.21	3.06	3.64	5.27	6.46
40	3.30	4.20	5.47	8.59	10.00	2.40	3.30	3.96	5.70	7.00
41	3.48	4.41	5.83	9.14	10.64	2.58	3.54	4.25	6.04	7.32
42	3.67	4.64	6.24	9.75	11.36	2.77	3.81	4.59	6.41	7.68
43	3.89	4.90	6.70	10.43	12.16	2.99	4.11	4.95	6.83	8.08
44	4.14	5.19	7.20	11.18	13.04	3.24	4.44	5.36	7.30	8.52
45	4.40	5.50	7.74	12.00	14.00	3.50	4.80	5.80	7.80	9.00

*Annual Policy Fee: \$80.

One Life Complete Term 30

Annual premium rates per \$1,000 face amount*

Rate Band 2 — Face Amounts: \$250,000 and greater

Issue Age	Male					Female				
	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Tobacco Standard	Premier	Non-Tobacco Preferred	Standard	Tobacco Preferred	Tobacco Standard
18	1.06	1.30	2.18	3.75	4.75	0.80	1.15	1.64	2.52	2.75
19	1.06	1.30	2.18	3.75	4.75	0.80	1.15	1.64	2.52	2.75
20	1.06	1.30	2.18	3.75	4.75	0.80	1.15	1.64	2.52	2.75
21	1.06	1.32	2.18	3.77	4.75	0.80	1.17	1.65	2.53	2.77
22	1.06	1.33	2.19	3.78	4.75	0.80	1.18	1.66	2.54	2.78
23	1.06	1.35	2.19	3.80	4.75	0.80	1.20	1.67	2.56	2.80
24	1.06	1.38	2.20	3.83	4.75	0.80	1.23	1.69	2.57	2.83
25	1.06	1.40	2.20	3.85	4.75	0.80	1.25	1.70	2.59	2.85
26	1.07	1.42	2.26	3.90	4.80	0.82	1.28	1.74	2.63	2.95
27	1.08	1.45	2.32	3.97	4.85	0.85	1.32	1.80	2.69	3.05
28	1.09	1.48	2.39	4.03	4.91	0.88	1.36	1.85	2.74	3.17
29	1.10	1.51	2.47	4.11	4.98	0.91	1.40	1.91	2.80	3.31
30	1.11	1.55	2.55	4.19	5.05	0.95	1.45	1.98	2.87	3.45
31	1.17	1.65	2.63	4.31	5.26	1.00	1.51	2.06	2.99	3.63
32	1.25	1.77	2.72	4.44	5.49	1.05	1.57	2.14	3.14	3.84
33	1.33	1.90	2.82	4.58	5.75	1.11	1.64	2.24	3.29	4.07
34	1.41	2.04	2.93	4.74	6.04	1.18	1.72	2.34	3.46	4.32
35	1.51	2.20	3.05	4.92	6.35	1.25	1.80	2.46	3.65	4.59
36	1.68	2.44	3.41	5.47	6.91	1.34	1.96	2.68	3.94	4.95
37	1.88	2.71	3.82	6.08	7.54	1.44	2.14	2.92	4.26	5.36
38	2.10	3.01	4.28	6.77	8.24	1.55	2.34	3.19	4.62	5.81
39	2.34	3.34	4.78	7.52	9.01	1.67	2.56	3.49	5.02	6.31
40	2.60	3.70	5.32	8.34	9.85	1.80	2.80	3.81	5.45	6.85
41	2.77	3.89	5.68	8.89	10.49	1.95	3.02	4.10	5.79	7.17
42	2.96	4.11	6.09	9.50	11.21	2.12	3.28	4.44	6.16	7.53
43	3.17	4.35	6.55	10.18	12.01	2.31	3.56	4.80	6.58	7.93
44	3.40	4.61	7.05	10.93	12.89	2.52	3.86	5.21	7.05	8.37
45	3.65	4.90	7.59	11.75	13.85	2.75	4.20	5.65	7.55	8.85

*Annual Policy Fee: \$80.

One Life Complete Term

Guaranteed Annually Increasing Maximum Premium Rates

After Initial Period — Rates Per \$1000*

Attained Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
33	5.51	4.79	11.39	9.65
34	5.69	4.95	11.70	9.92
35	5.90	5.11	12.04	10.17
36	6.10	5.24	12.40	10.44
37	6.32	5.42	12.74	10.71
38	6.55	5.58	13.12	11.00
39	6.77	5.76	13.48	11.30
40	7.02	5.92	13.86	11.59
41	7.27	6.10	14.27	11.90
42	7.52	6.33	14.67	12.22
43	7.79	6.78	15.10	12.53
44	8.06	7.23	15.53	12.87
45	8.63	7.73	16.38	13.21
46	9.33	8.25	17.83	14.18
47	10.08	8.83	19.40	15.21
48	10.90	9.43	21.10	16.29
49	11.80	10.10	22.95	17.44
50	12.83	10.85	25.00	18.74
51	14.00	11.68	27.33	20.05
52	15.35	12.63	29.95	21.53
53	16.90	13.68	32.93	23.29
54	18.63	14.75	36.18	25.07
55	20.55	15.90	39.65	26.93
56	22.65	17.05	43.33	28.80
57	24.88	18.18	47.20	30.58
58	27.35	19.30	51.28	32.22
59	30.13	20.58	55.65	33.95
60	33.23	22.08	60.53	35.84
61	36.68	23.93	66.06	38.27
62	40.65	26.23	72.23	41.24
63	45.15	29.05	79.15	45.23

Attained Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
64	50.15	32.23	86.73	49.66
65	55.63	35.65	94.75	54.65
66	61.50	39.20	103.15	59.56
67	67.90	42.83	111.85	64.71
68	74.80	46.58	120.98	69.35
69	82.42	50.75	130.88	74.57
70	91.10	55.65	141.80	80.10
71	100.98	61.63	154.08	87.28
72	112.38	68.95	167.95	96.14
73	125.28	77.73	183.33	106.99
74	139.45	87.83	200.18	119.61
75	154.60	99.10	218.18	133.65
76	170.60	111.30	237.85	148.77
77	187.33	124.38	263.48	164.66
78	204.88	138.53	290.03	181.19
79	223.80	154.20	317.99	198.90
80	244.70	172.03	348.44	218.52
81	268.13	192.53	376.49	240.73
82	294.55	216.15	407.70	266.02
83	323.85	242.80	442.40	294.80
84	355.45	272.18	479.41	328.55
85	388.63	303.95	517.68	362.25
86	422.95	337.90	552.06	400.59
87	457.90	373.98	585.61	437.49
88	493.33	412.20	622.19	479.21
89	529.73	452.88	658.28	518.87
90	567.63	496.33	694.44	564.55
91	607.90	543.55	731.41	613.24
92	652.05	596.33	770.65	666.36
93	709.18	658.38	821.07	726.57
94	784.46	711.45	886.01	800.39

*Annual Policy Fee: \$80.

Submission Guidelines

- For cases that fit the TeleLife® process, complete only the TeleLife® preliminary application and replacement forms, if applicable. We do the rest.
- TeleLife® pre-applications do not require a proposed insured's signature, but obtaining it and the initial premium whenever possible will speed up the underwriting process.
- Provide the insured's phone number and best time to call.
- Do not collect money with applications for more than \$500,000.
- Do not send partial premiums — a full modal premium is needed.
- Complete the application in full (all questions answered, all required signatures).
- Provide your One Life Insurance agent number.
- Write your signature legibly, and print your name.
- On non-TeleLife® cases, give the pre-notification form to the proposed insured.

riders

Accelerated Death Benefit Rider (XDB)

(rider form series S-9379; not available in all states) This rider is available to issue ages 18 through 65 without additional premium cost and is added automatically to the policy, retroactive to the issue date of the base policy, once a state does approve it.

The Accelerated Death Benefit rider provides for advance payment of the lesser of 50% percent of the existing death benefit or \$250,000 if the insured becomes terminally ill and has a life expectancy of 12 months or less while the Complete Term policy is in force. The minimum amount that may be accelerated is \$10,000; the maximum accelerated amount available to an insured under all One Life Insurance policies with an XDB rider is \$250,000.

When the insured dies, the accelerated amount payable is deducted from the death benefit due the beneficiary, as is interest on the accelerated amount from the date of payment to the date of death. The interest rate is the greater of 7 percent or the 90-day T-bill rate in effect when the accelerated amount was paid. We also will charge a one-time processing fee of \$150, which is deducted from the accelerated amount.

Some states may require different processing fees or interest rates. Some states also require a signed disclosure form for this rider. Ask your One Life Insurance distributor for details. Clients should consult with their tax advisers about taxation of the accelerated death benefit amount.

Dependent Children's Rider (DCR) (rider form series S-9308)

This rider may be requested on the base-plan TeleLife® pre-application. Be sure to specify on the application the number of units desired. **Note:** For applicants with children, this rider may only be requested at point of application or by the first anniversary of the policy. For applicants without children, this rider may be requested after the birth or adoption of the *first* child from the time the child is six months old until the child is 24 months old.

Person(s) covered: All children

Issue ages: Age 18-60, primary insured
Age 15 days to 18 years, children

Substandard: Through Table H for insured; rated children excluded from coverage

Minimum amount: 5 units (\$5,000)

Maximum amount: 20 units (\$20,000)

Expires: Earlier of base-plan anniversary nearest insured's age 65 or as each child reaches age 23

Rate: \$8 annually per unit

Waiver of Premium (WP)

(rider form series S-9380)

Person covered: Base-plan insured or companion-policy insured

Issue ages: 20 through 55

Premiums waived: All premiums, including base plan, riders and policy fee. There is a 6-month (retroactive) waiting period

Substandard: Not Available

Minimum amount: Same as base plan

Expiration: Policy anniversary nearest insured's attained age 60 (but premiums will continue to be waived if eligible disability occurs before and continues beyond age 60)

Rate: Multiply total premium (including base plan, other rider premiums, and policy fee) by factor 0.21951

