

Sosland Publishing

Voluntary-term life/AD&D - employee

Estimated employee semi-monthly premium amounts
End of the rate guarantee period: 12/31/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & over
\$10,000	\$0.62	\$0.72	\$0.88	\$1.33	\$1.89	\$2.99	\$4.75	\$6.41	\$10.29	\$11.49	\$7.96
\$20,000	\$1.23	\$1.43	\$1.74	\$2.65	\$3.77	\$5.96	\$9.48	\$12.80	\$20.56	\$22.98	\$15.91
\$30,000	\$1.85	\$2.15	\$2.62	\$3.98	\$5.66	\$8.95	\$14.23	\$19.21	\$30.85	\$34.47	\$23.87
\$40,000	\$2.46	\$2.86	\$3.48	\$5.30	\$7.54	\$11.92	\$18.96	\$25.60	\$41.12	\$45.97	\$31.83
\$50,000	\$3.08	\$3.58	\$4.36	\$6.63	\$9.43	\$14.91	\$23.71	\$32.01	\$51.41	\$57.46	\$39.78
\$60,000	\$3.69	\$4.29	\$5.22	\$7.95	\$11.31	\$17.88	\$28.44	\$38.40	\$61.68	\$68.95	\$47.74
\$70,000	\$4.31	\$5.01	\$6.10	\$9.28	\$13.20	\$20.87	\$33.19	\$44.81	\$71.97	\$80.45	\$55.69
\$80,000	\$4.92	\$5.72	\$6.96	\$10.60	\$15.90	\$23.84	\$37.92	\$51.20	\$82.24	\$91.94	\$63.65
\$90,000	\$5.54	\$6.44	\$7.84	\$11.93	\$16.97	\$26.83	\$42.67	\$57.61	\$92.53	\$103.43	\$71.61
\$100,000	\$6.15	\$7.15	\$8.70	\$13.25	\$18.85	\$29.80	\$47.40	\$64.00	\$102.80	\$114.92	\$79.56
\$110,000	\$6.77	\$7.87	\$9.58	\$14.58	\$20.74	\$32.79	\$52.15	\$70.41	\$113.09	\$126.41	\$87.52
\$120,000	\$7.38	\$8.58	\$10.44	\$15.90	\$22.62	\$35.76	\$56.88	\$76.80	\$123.36	\$137.91	\$95.48
\$130,000	\$8.00	\$9.30	\$11.32	\$17.23	\$24.51	\$38.75	\$61.63	\$83.21	\$133.65	\$149.40	\$103.43
\$140,000	\$8.61	\$10.01	\$12.18	\$18.55	\$26.39	\$41.72	\$66.36	\$89.60	\$143.92	\$160.89	\$111.39
\$150,000	\$9.23	\$10.73	\$13.06	\$19.88	\$28.28	\$44.71	\$71.11	\$96.01	\$154.21	\$172.38	\$119.34
\$160,000	\$9.84	\$11.44	\$13.92	\$21.20	\$30.16	\$47.68	\$75.84	\$102.40	\$164.48	\$183.87	\$127.30
\$170,000	\$10.46	\$12.16	\$14.80	\$22.53	\$32.05	\$50.67	\$80.59	\$108.81	\$174.77	\$195.36	\$135.26
\$180,000	\$11.07	\$12.87	\$15.66	\$23.85	\$33.93	\$53.64	\$85.32	\$115.20	\$185.04	\$206.85	\$143.21
\$190,000	\$11.69	\$13.59	\$16.54	\$25.18	\$35.82	\$56.63	\$90.07	\$121.61	\$195.33	\$218.34	\$151.17
\$200,000	\$12.30	\$14.30	\$17.40	\$26.50	\$37.70	\$59.60	\$94.80	\$128.00	\$205.60	\$229.85	\$159.13
\$210,000	\$12.92	\$15.02	\$18.28	\$27.83	\$39.59	\$62.59	\$99.55	\$134.41	\$215.89	\$241.34	\$167.07
\$220,000	\$13.53	\$15.73	\$19.14	\$29.15	\$41.47	\$65.56	\$104.28	\$140.80	\$226.16	\$252.83	\$175.03
\$230,000	\$14.15	\$16.45	\$20.08	\$30.48	\$43.36	\$68.55	\$109.03	\$147.21	\$236.45	\$264.32	\$182.98
\$240,000	\$14.76	\$17.16	\$20.88	\$31.80	\$45.24	\$71.52	\$113.76	\$153.60	\$246.72	\$275.81	\$190.94
\$250,000	\$15.38	\$17.88	\$21.76	\$33.13	\$47.13	\$74.51	\$118.51	\$160.01	\$257.01	\$287.30	\$198.90
\$260,000	\$15.99	\$18.59	\$22.62	\$34.45	\$49.01	\$77.48	\$123.24	\$166.40	\$267.28	\$298.79	\$206.85
\$270,000	\$16.61	\$19.31	\$23.50	\$35.78	\$50.90	\$80.47	\$127.99	\$172.81	\$277.57	\$310.28	\$214.81
\$280,000	\$17.22	\$20.02	\$24.36	\$37.10	\$52.78	\$83.44	\$132.72	\$179.20	\$287.84	\$321.78	\$222.77
\$290,000	\$17.84	\$20.74	\$25.24	\$38.43	\$54.67	\$86.43	\$137.47	\$185.61	\$298.13	\$333.27	\$230.72
\$300,000	\$18.45	\$21.45	\$26.10	\$39.75	\$56.55	\$89.40	\$142.20	\$192.00	\$308.40	\$344.76	\$238.68
\$310,000	\$19.07	\$22.17	\$26.98	\$41.08	\$58.44	\$92.39	\$146.95	\$198.41	\$318.69	\$356.25	\$246.63
\$320,000	\$19.68	\$22.88	\$27.84	\$42.40	\$60.32	\$95.36	\$151.68	\$204.80	\$328.96	\$367.74	\$254.59
\$330,000	\$20.30	\$23.60	\$28.72	\$43.73	\$62.21	\$98.35	\$156.43	\$211.21	\$339.25	\$379.23	\$262.55
\$340,000	\$20.91	\$24.31	\$29.58	\$45.05	\$64.09	\$101.32	\$161.16	\$217.60	\$349.52	\$390.73	\$270.50
\$350,000	\$21.53	\$25.03	\$30.46	\$46.38	\$65.98	\$104.31	\$165.91	\$224.01	\$359.81	\$402.22	\$278.46
\$360,000	\$22.14	\$25.74	\$31.32	\$47.70	\$67.86	\$107.28	\$170.64	\$230.40	\$370.08	\$413.72	\$286.42
\$370,000	\$22.76	\$26.46	\$32.20	\$49.03	\$69.75	\$110.27	\$175.39	\$236.81	\$380.37	\$425.21	\$294.37
\$380,000	\$23.37	\$27.17	\$33.06	\$50.35	\$71.63	\$113.24	\$180.12	\$243.20	\$390.64	\$436.70	\$302.33
\$390,000	\$23.99	\$27.89	\$33.94	\$51.68	\$73.52	\$116.23	\$184.87	\$249.61	\$400.93	\$448.19	\$310.28
\$400,000	\$24.60	\$28.60	\$34.80	\$53.00	\$75.40	\$119.20	\$189.60	\$256.00	\$411.20	\$459.68	\$318.24

Voluntary Term Life insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.
This summary is not a complete statement of the rights, benefits, limitations and exclusions of the coverage described here. For cost and coverage details, contact your Principal® representative.

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Voluntary-term life/AD&D - employee

Estimated employee semi-monthly premium amounts
End of the rate guarantee period: 12/31/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & over	
\$410,000	\$25.22	\$29.32	\$35.68	\$54.33	\$77.29	\$122.19	\$194.35	\$262.41	\$421.49	\$266,500	\$471.17	\$326.20
\$420,000	\$25.83	\$30.03	\$36.54	\$55.65	\$79.17	\$125.16	\$199.08	\$268.80	\$431.76	\$273,000	\$482.66	\$334.15
\$430,000	\$26.45	\$30.75	\$37.42	\$56.98	\$81.06	\$128.15	\$203.83	\$275.21	\$442.05	\$279,500	\$494.15	\$342.11
\$440,000	\$27.06	\$31.46	\$38.28	\$58.30	\$82.94	\$131.12	\$208.56	\$281.60	\$452.32	\$286,000	\$505.65	\$350.07
\$450,000	\$27.68	\$32.18	\$39.16	\$59.63	\$84.83	\$134.11	\$213.31	\$288.01	\$462.61	\$292,500	\$517.14	\$358.02
\$460,000	\$28.29	\$32.89	\$40.02	\$60.95	\$86.71	\$137.08	\$218.04	\$294.40	\$472.88	\$299,000	\$528.63	\$365.98
\$470,000	\$28.91	\$33.61	\$40.90	\$62.28	\$88.60	\$140.07	\$222.79	\$300.81	\$483.17	\$305,500	\$540.13	\$373.93
\$480,000	\$29.52	\$34.32	\$41.76	\$63.60	\$90.48	\$143.04	\$227.52	\$307.20	\$493.44	\$312,000	\$551.62	\$381.89
\$490,000	\$30.14	\$35.04	\$42.64	\$64.93	\$92.37	\$146.03	\$232.27	\$313.61	\$503.73	\$318,500	\$563.11	\$389.85
\$500,000	\$30.75	\$35.75	\$43.50	\$66.25	\$94.25	\$149.00	\$237.00	\$320.00	\$514.00	\$325,000	\$574.60	\$397.80

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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Voluntary-term life/AD&D - spouse

Estimated spouse semi-monthly premium amounts
End of the rate guarantee period: 12/31/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & over
\$5,000	\$0.31	\$0.36	\$0.44	\$0.67	\$0.95	\$1.49	\$2.37	\$3.20	\$5.14	\$5.75	\$3.97
\$10,000	\$0.62	\$0.72	\$0.88	\$1.33	\$1.89	\$2.99	\$4.75	\$6.41	\$10.29	\$11.49	\$7.96
\$15,000	\$0.92	\$1.07	\$1.30	\$1.99	\$2.83	\$4.47	\$7.11	\$9.60	\$15.42	\$17.24	\$11.93
\$20,000	\$1.23	\$1.43	\$1.74	\$2.65	\$3.77	\$5.96	\$9.48	\$12.80	\$20.56	\$22.98	\$15.91
\$25,000	\$1.54	\$1.79	\$2.18	\$3.32	\$4.72	\$7.45	\$11.85	\$16.00	\$25.70	\$28.73	\$19.89
\$30,000	\$1.85	\$2.15	\$2.62	\$3.98	\$5.66	\$8.95	\$14.23	\$19.21	\$30.85	\$34.47	\$23.87
\$35,000	\$2.15	\$2.50	\$3.04	\$4.64	\$6.60	\$10.43	\$16.59	\$22.40	\$35.98	\$40.22	\$27.84
\$40,000	\$2.46	\$2.86	\$3.48	\$5.30	\$7.54	\$11.92	\$18.96	\$25.60	\$41.12	\$45.97	\$31.83
\$45,000	\$2.77	\$3.22	\$3.92	\$5.97	\$8.49	\$13.41	\$21.33	\$28.80	\$46.26	\$51.71	\$35.80
\$50,000	\$3.08	\$3.58	\$4.36	\$6.63	\$9.43	\$14.91	\$23.71	\$32.01	\$51.41	\$57.46	\$39.78
\$55,000	\$3.38	\$3.93	\$4.78	\$7.29	\$10.37	\$16.39	\$26.07	\$35.20	\$56.54	\$63.20	\$43.75
\$60,000	\$3.69	\$4.29	\$5.22	\$7.95	\$11.31	\$17.88	\$28.44	\$38.40	\$61.68	\$68.95	\$47.74
\$65,000	\$4.00	\$4.65	\$5.66	\$8.62	\$12.26	\$19.37	\$30.81	\$41.60	\$66.82	\$74.69	\$51.71
\$70,000	\$4.31	\$5.01	\$6.10	\$9.28	\$13.20	\$20.87	\$33.19	\$44.81	\$71.97	\$80.45	\$55.69
\$75,000	\$4.61	\$5.36	\$6.52	\$9.94	\$14.14	\$22.35	\$35.55	\$48.00	\$77.10	\$86.19	\$59.67
\$80,000	\$4.92	\$5.72	\$6.96	\$10.60	\$15.08	\$23.84	\$37.92	\$51.20	\$82.24	\$91.94	\$63.65
\$85,000	\$5.23	\$6.08	\$7.40	\$11.27	\$16.03	\$25.33	\$40.29	\$54.40	\$87.38	\$97.69	\$67.62
\$90,000	\$5.54	\$6.44	\$7.84	\$11.93	\$16.97	\$26.83	\$42.67	\$57.61	\$92.53	\$103.43	\$71.61
\$95,000	\$5.84	\$6.79	\$8.26	\$12.59	\$17.91	\$28.31	\$45.03	\$60.80	\$97.66	\$109.18	\$75.58
\$100,000	\$6.15	\$7.15	\$8.70	\$13.25	\$18.85	\$29.80	\$47.40	\$64.00	\$102.80	\$114.92	\$79.56

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.

Child(ren) premium amounts (per family) --Child(ren) are covered until age 26

\$2,000	\$0.20
\$3,000	\$0.30
\$4,000	\$0.40
\$5,000	\$0.50
\$100,000	\$1.00

If your age changes to a different rate band during the guarantee period, your premium will change to reflect the new rate band effective on the next policy anniversary date.

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