

Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 12/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$10,000	\$0.57	\$0.57	\$0.76	\$0.71	\$1.64	\$2.70	\$4.22	\$5.70	\$6,500	\$5.65	\$5,000	\$7.46
\$20,000	\$1.16	\$1.16	\$1.53	\$1.43	\$3.28	\$5.40	\$8.45	\$11.40	\$13,000	\$11.31	\$10,000	\$14.93
\$30,000	\$1.73	\$1.73	\$2.29	\$2.15	\$4.92	\$8.10	\$12.67	\$17.10	\$19,500	\$16.97	\$15,000	\$22.39
\$40,000	\$2.31	\$2.31	\$3.04	\$2.86	\$6.55	\$10.80	\$16.89	\$22.80	\$26,000	\$22.62	\$20,000	\$29.87
\$50,000	\$2.89	\$2.89	\$3.81	\$3.58	\$8.20	\$13.50	\$21.12	\$28.50	\$32,500	\$28.28	\$25,000	\$37.33
\$60,000	\$3.46	\$3.46	\$4.57	\$4.29	\$9.83	\$16.20	\$25.34	\$34.20	\$39,000	\$33.93	\$30,000	\$44.79
\$70,000	\$4.04	\$4.04	\$5.33	\$5.01	\$11.47	\$18.90	\$29.56	\$39.90	\$45,500	\$39.58	\$35,000	\$52.26
\$80,000	\$4.61	\$4.61	\$6.09	\$5.72	\$13.10	\$21.60	\$33.78	\$45.60	\$52,000	\$45.24	\$40,000	\$59.72
\$90,000	\$5.19	\$5.19	\$6.86	\$6.44	\$14.75	\$24.30	\$38.01	\$51.30	\$58,500	\$50.90	\$45,000	\$67.18
\$100,000	\$5.77	\$5.77	\$7.61	\$7.15	\$16.38	\$27.00	\$42.23	\$57.00	\$65,000	\$56.55	\$50,000	\$74.66
\$110,000	\$6.34	\$6.34	\$8.37	\$7.87	\$18.02	\$29.70	\$46.45	\$62.70	\$71,500	\$62.20	\$55,000	\$82.12
\$120,000	\$6.93	\$6.93	\$9.14	\$8.59	\$19.66	\$32.40	\$50.68	\$68.40	\$78,000	\$67.86	\$60,000	\$89.59
\$130,000	\$7.50	\$7.50	\$9.90	\$9.30	\$21.30	\$35.10	\$54.90	\$74.10	\$84,500	\$73.52	\$65,000	\$97.05
\$140,000	\$8.07	\$8.07	\$10.66	\$10.01	\$22.94	\$37.80	\$59.12	\$79.80	\$91,000	\$79.17	\$70,000	\$104.51
\$150,000	\$8.66	\$8.66	\$11.43	\$10.73	\$24.58	\$40.50	\$63.35	\$85.50	\$97,500	\$84.83	\$75,000	\$111.98
\$160,000	\$9.23	\$9.23	\$12.19	\$11.45	\$26.22	\$43.20	\$67.57	\$91.20	\$104,000	\$90.48	\$80,000	\$119.44
\$170,000	\$9.81	\$9.81	\$12.94	\$12.16	\$27.85	\$45.90	\$71.79	\$96.90	\$110,500	\$96.13	\$85,000	\$126.92
\$180,000	\$10.39	\$10.39	\$13.71	\$12.88	\$29.50	\$48.60	\$76.02	\$102.60	\$117,000	\$101.79	\$90,000	\$134.38
\$190,000	\$10.96	\$10.96	\$14.47	\$13.59	\$31.13	\$51.30	\$80.24	\$108.30	\$123,500	\$107.45	\$95,000	\$141.84
\$200,000	\$11.54	\$11.54	\$15.23	\$14.31	\$32.77	\$54.00	\$84.46	\$114.00	\$130,000	\$113.10	\$100,000	\$149.31
\$210,000	\$12.11	\$12.11	\$15.99	\$15.02	\$34.40	\$56.70	\$88.68	\$119.70	\$136,500	\$118.75	\$105,000	\$156.77
\$220,000	\$12.69	\$12.69	\$16.76	\$15.74	\$36.05	\$59.40	\$92.91	\$125.40	\$143,000	\$124.41	\$110,000	\$164.23
\$230,000	\$13.27	\$13.27	\$17.51	\$16.45	\$37.68	\$62.10	\$97.13	\$131.10	\$149,500	\$130.07	\$115,000	\$171.71
\$240,000	\$13.84	\$13.84	\$18.27	\$17.17	\$39.32	\$64.80	\$101.35	\$136.80	\$156,000	\$135.72	\$120,000	\$179.17
\$250,000	\$14.43	\$14.43	\$19.04	\$17.89	\$40.96	\$67.50	\$105.58	\$142.50	\$162,500	\$141.38	\$125,000	\$186.64
\$260,000	\$15.00	\$15.00	\$19.80	\$18.60	\$42.60	\$70.20	\$109.80	\$148.20	\$169,000	\$147.03	\$130,000	\$194.10
\$270,000	\$15.57	\$15.57	\$20.56	\$19.31	\$44.24	\$72.90	\$114.02	\$153.90	\$175,500	\$152.68	\$135,000	\$201.56
\$280,000	\$16.16	\$16.16	\$21.33	\$20.03	\$45.88	\$75.60	\$118.25	\$159.60	\$182,000	\$158.34	\$140,000	\$209.03
\$290,000	\$16.73	\$16.73	\$22.09	\$20.75	\$47.52	\$78.30	\$122.47	\$165.30	\$188,500	\$164.00	\$145,000	\$216.49
\$300,000	\$17.31	\$17.31	\$22.84	\$21.46	\$49.15	\$81.00	\$126.69	\$171.00	\$195,000	\$169.65	\$150,000	\$223.97
\$310,000	\$17.89	\$17.89	\$23.61	\$22.18	\$50.80	\$83.70	\$130.92	\$176.70	\$201,500	\$175.30	\$155,000	\$231.43
\$320,000	\$18.46	\$18.46	\$24.37	\$22.89	\$52.43	\$86.40	\$135.14	\$182.40	\$208,000	\$180.96	\$160,000	\$238.89
\$330,000	\$19.04	\$19.04	\$25.13	\$23.61	\$54.07	\$89.10	\$139.36	\$188.10	\$214,500	\$186.62	\$165,000	\$246.36
\$340,000	\$19.61	\$19.61	\$25.89	\$24.32	\$55.70	\$91.80	\$143.58	\$193.80	\$221,000	\$192.27	\$170,000	\$253.82
\$350,000	\$20.19	\$20.19	\$26.66	\$25.04	\$57.35	\$94.50	\$147.81	\$199.50	\$227,500	\$197.93	\$175,000	\$261.28
\$360,000	\$20.77	\$20.77	\$27.41	\$25.75	\$58.98	\$97.20	\$152.03	\$205.20	\$234,000	\$203.58	\$180,000	\$268.76
\$370,000	\$21.34	\$21.34	\$28.17	\$26.47	\$60.62	\$99.90	\$156.25	\$210.90	\$240,500	\$209.23	\$185,000	\$276.22

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 bi-weekly premium amounts

End of the rate guarantee period: 12/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$380,000	\$21.93	\$21.93	\$28.94	\$27.19	\$62.26	\$102.60	\$160.48	\$216.60	\$247,000	\$214.89	\$190,000	\$283.69
\$390,000	\$22.50	\$22.50	\$29.70	\$27.90	\$63.90	\$105.30	\$164.70	\$222.30	\$253,500	\$220.55	\$195,000	\$291.15
\$400,000	\$23.07	\$23.07	\$30.46	\$28.61	\$65.54	\$108.00	\$168.92	\$228.00	\$260,000	\$226.20	\$200,000	\$298.61
\$410,000	\$23.66	\$23.66	\$31.23	\$29.33	\$67.18	\$110.70	\$173.15	\$233.70	\$266,500	\$231.85	\$205,000	\$306.08
\$420,000	\$24.23	\$24.23	\$31.99	\$30.05	\$68.82	\$113.40	\$177.37	\$239.40	\$273,000	\$237.51	\$210,000	\$313.54
\$430,000	\$24.81	\$24.81	\$32.74	\$30.76	\$70.45	\$116.10	\$181.59	\$245.10	\$279,500	\$243.17	\$215,000	\$321.02
\$440,000	\$25.39	\$25.39	\$33.51	\$31.48	\$72.10	\$118.80	\$185.82	\$250.80	\$286,000	\$248.82	\$220,000	\$328.48
\$450,000	\$25.96	\$25.96	\$34.27	\$32.19	\$73.73	\$121.50	\$190.04	\$256.50	\$292,500	\$254.48	\$225,000	\$335.94
\$460,000	\$26.54	\$26.54	\$35.03	\$32.91	\$75.37	\$124.20	\$194.26	\$262.20	\$299,000	\$260.13	\$230,000	\$343.41
\$470,000	\$27.11	\$27.11	\$35.79	\$33.62	\$77.00	\$126.90	\$198.48	\$267.90	\$305,500	\$265.78	\$235,000	\$350.87
\$480,000	\$27.69	\$27.69	\$36.56	\$34.34	\$78.65	\$129.60	\$202.71	\$273.60	\$312,000	\$271.44	\$240,000	\$358.33
\$490,000	\$28.27	\$28.27	\$37.31	\$35.05	\$80.28	\$132.30	\$206.93	\$279.30	\$318,500	\$277.10	\$245,000	\$365.81
\$500,000	\$28.84	\$28.84	\$38.07	\$35.77	\$81.92	\$135.00	\$211.15	\$285.00	\$325,000	\$282.75	\$250,000	\$373.27

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 bi-weekly premium amounts

End of the rate guarantee period: 12/31/2025

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Reduced benefit	65-69	Reduced benefit	70 & over
\$5,000	\$0.29	\$0.29	\$0.38	\$0.36	\$0.82	\$1.35	\$2.11	\$2.85	\$3,250	\$2.83	\$2,500	\$3.74
\$10,000	\$0.57	\$0.57	\$0.76	\$0.71	\$1.64	\$2.70	\$4.22	\$5.70	\$6,500	\$5.65	\$5,000	\$7.46
\$15,000	\$0.86	\$0.86	\$1.14	\$1.07	\$2.45	\$4.05	\$6.33	\$8.55	\$9,750	\$8.48	\$7,500	\$11.20
\$20,000	\$1.16	\$1.16	\$1.53	\$1.43	\$3.28	\$5.40	\$8.45	\$11.40	\$13,000	\$11.31	\$10,000	\$14.93
\$25,000	\$1.44	\$1.44	\$1.91	\$1.79	\$4.10	\$6.75	\$10.56	\$14.25	\$16,250	\$14.14	\$12,500	\$18.66
\$30,000	\$1.73	\$1.73	\$2.29	\$2.15	\$4.92	\$8.10	\$12.67	\$17.10	\$19,500	\$16.97	\$15,000	\$22.39
\$35,000	\$2.02	\$2.02	\$2.66	\$2.50	\$5.73	\$9.45	\$14.78	\$19.95	\$22,750	\$19.80	\$17,500	\$26.13
\$40,000	\$2.31	\$2.31	\$3.04	\$2.86	\$6.55	\$10.80	\$16.89	\$22.80	\$26,000	\$22.62	\$20,000	\$29.87
\$45,000	\$2.59	\$2.59	\$3.42	\$3.22	\$7.37	\$12.15	\$19.00	\$25.65	\$29,250	\$25.45	\$22,500	\$33.59
\$50,000	\$2.89	\$2.89	\$3.81	\$3.58	\$8.20	\$13.50	\$21.12	\$28.50	\$32,500	\$28.28	\$25,000	\$37.33
\$55,000	\$3.18	\$3.18	\$4.19	\$3.94	\$9.01	\$14.85	\$23.23	\$31.35	\$35,750	\$31.10	\$27,500	\$41.06
\$60,000	\$3.46	\$3.46	\$4.57	\$4.29	\$9.83	\$16.20	\$25.34	\$34.20	\$39,000	\$33.93	\$30,000	\$44.79
\$65,000	\$3.75	\$3.75	\$4.95	\$4.65	\$10.65	\$17.55	\$27.45	\$37.05	\$42,250	\$36.75	\$32,500	\$48.53
\$70,000	\$4.04	\$4.04	\$5.33	\$5.01	\$11.47	\$18.90	\$29.56	\$39.90	\$45,500	\$39.58	\$35,000	\$52.26
\$75,000	\$4.32	\$4.32	\$5.71	\$5.36	\$12.29	\$20.25	\$31.67	\$42.75	\$48,750	\$42.42	\$37,500	\$55.99
\$80,000	\$4.61	\$4.61	\$6.09	\$5.72	\$13.10	\$21.60	\$33.78	\$45.60	\$52,000	\$45.24	\$40,000	\$59.72
\$85,000	\$4.91	\$4.91	\$6.48	\$6.08	\$13.93	\$22.95	\$35.90	\$48.45	\$55,250	\$48.07	\$42,500	\$63.46
\$90,000	\$5.19	\$5.19	\$6.86	\$6.44	\$14.75	\$24.30	\$38.01	\$51.30	\$58,500	\$50.90	\$45,000	\$67.18
\$95,000	\$5.48	\$5.48	\$7.24	\$6.80	\$15.57	\$25.65	\$40.12	\$54.15	\$61,750	\$53.72	\$47,500	\$70.92
\$100,000	\$5.77	\$5.77	\$7.61	\$7.15	\$16.38	\$27.00	\$42.23	\$57.00	\$65,000	\$56.55	\$50,000	\$74.66

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

\$10,000 \$0.92

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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