PRINCIPAL LIFE INSURANCE COMPANY

GROUP VOLUNTARY (Monthly) RATES

Group Voluntary Term Life Insurance – EMPLOYEE		Group Voluntary Term Life Insurance – SPOUSE	
29 & Under	$0.089 per $1,000	29 & Under	$0.089 per $1,000
30 – 34	$0.097 per $1,000	30 – 34	$0.097 per $1,000
35 – 39	$0.146 per $1,000	35 – 39	$0.146 per $1,000
40 – 44	$0.236 per $1,000	40 – 44	$0.236 per $1,000
45 – 49	$0.363 per $1,000	45 – 49	$0.363 per $1,000
50 – 54	$0.592 per $1,000	50 – 54	$0.592 per $1,000
55 – 59	$0.929 per $1,000	55 – 59	$0.929 per $1,000
60 – 64	$1.290 per $1,000	60 – 64	$1.290 per $1,000
65 – 69	$2.382 per $1,000	65 – 69	$2.382 per $1,000
70 & Over	$3.892 per $1,000	70 & Over	$3.892 per $1,000

NOTE: Voluntary Term Life rates do not include the AD&D rate. The spouse is charged based upon his/her individual age.

Group Voluntary Term AD&D Insurance – Employee & Spouse

$0.031 per $1,000

NOTE: AD&D is automatically added to any Voluntary Term Life benefit elected. The AD&D rate will be added when premium is calculated. The employee and spouse are charged separately.

Group Voluntary Term Child Insurance

$5,000 of coverage for $1.00 per family

$10,000 of coverage for $2.00 per family

$15,000 of coverage for $3.00 per family

$20,000 of coverage for $4.00 per family

$25,000 of coverage for $5.00 per family

EXAMPLE : *35 year old employee, married with children*

Employee – wants additional $100,000 coverage = $14.60/month

Spouse – wants additional $50,000 coverage = $7.30/month

AD&D addition –Employee = $3.10/month

Spouse = $1.55/month

Child – wants additional $25,000 coverage = $5.00/month

Total = $31.55 per month