

Adaptic

Critical illness - employee

Estimated employee monthly premium amounts

End of rate guarantee period: 01/31/2022

Benefit amount	24 & under	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & over
\$5,000	\$3.31	\$3.69	\$4.25	\$5.15	\$6.75	\$10.53	\$15.84	\$23.16	\$36.22	\$47.34	\$64.07
\$10,000	\$6.62	\$7.38	\$8.49	\$10.29	\$13.49	\$21.06	\$31.68	\$46.31	\$72.43	\$94.68	\$128.14
\$15,000	\$9.93	\$11.07	\$12.74	\$15.44	\$20.24	\$31.59	\$47.52	\$69.47	\$108.65	\$142.02	\$192.21
\$20,000	\$13.24	\$14.76	\$16.98	\$20.58	\$26.98	\$42.12	\$63.36	\$92.62	\$144.86	\$189.36	\$256.28
\$25,000	\$16.55	\$18.45	\$21.23	\$25.73	\$33.73	\$52.65	\$79.20	\$115.78	\$181.08	\$236.70	\$320.35
\$30,000	\$19.86	\$22.14	\$25.47	\$30.87	\$40.47	\$63.18	\$95.04	\$138.93	\$217.29	\$284.04	\$384.42
\$35,000	\$23.17	\$25.83	\$29.72	\$36.02	\$47.22	\$73.71	\$110.88	\$162.09	\$253.51	\$331.38	\$448.49
\$40,000	\$26.48	\$29.52	\$33.96	\$41.16	\$53.96	\$84.24	\$126.72	\$185.24	\$289.72	\$378.72	\$512.56
\$45,000	\$29.79	\$33.21	\$38.21	\$46.31	\$60.71	\$94.77	\$142.56	\$208.40	\$325.94	\$426.06	\$576.63
\$50,000	\$33.10	\$36.90	\$42.45	\$51.45	\$67.45	\$105.30	\$158.40	\$231.55	\$362.15	\$473.40	\$640.70

Critical illness - spouse

Estimated spouse monthly premium amounts

End of rate guarantee period: 01/31/2022

Benefit amount	24 & under	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$2,500	\$1.66	\$1.85	\$2.12	\$2.57	\$3.37	\$5.27	\$7.92	\$11.58	\$18.11	\$23.67
\$5,000	\$3.31	\$3.69	\$4.25	\$5.15	\$6.75	\$10.53	\$15.84	\$23.16	\$36.22	\$47.34
\$7,500	\$4.97	\$5.54	\$6.37	\$7.72	\$10.12	\$15.80	\$23.76	\$34.73	\$54.32	\$71.01
\$10,000	\$6.62	\$7.38	\$8.49	\$10.29	\$13.49	\$21.06	\$31.68	\$46.31	\$72.43	\$94.68
\$12,500	\$8.28	\$9.23	\$10.61	\$12.86	\$16.86	\$26.33	\$39.60	\$57.89	\$90.54	\$118.35
\$15,000	\$9.93	\$11.07	\$12.74	\$15.44	\$20.24	\$31.59	\$47.52	\$69.47	\$108.65	\$142.02
\$17,500	\$11.59	\$12.92	\$14.86	\$18.01	\$23.61	\$36.86	\$55.44	\$81.04	\$126.75	\$165.69
\$20,000	\$13.24	\$14.76	\$16.98	\$20.58	\$26.98	\$42.12	\$63.36	\$92.62	\$144.86	\$189.36
\$22,500	\$14.90	\$16.61	\$19.10	\$23.15	\$30.35	\$47.39	\$71.28	\$104.20	\$162.97	\$213.03
\$25,000	\$16.55	\$18.45	\$21.23	\$25.73	\$33.73	\$52.65	\$79.20	\$115.78	\$181.08	\$236.70

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

Note: Critical illness spouse coverage terminates at age 70.

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

\$2,500 \$0.75

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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