

Voluntary-term life/AD&D - employee

Estimated employee monthly premium amounts

End of the rate guarantee period: 01/31/2022

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	\$1.15	\$1.24	\$1.70	\$2.54	\$4.03	\$6.29	\$9.61	\$14.70	\$7,500	\$17.92	\$5,000	\$19.96
\$20,000	\$2.30	\$2.48	\$3.40	\$5.08	\$8.06	\$12.58	\$19.22	\$29.40	\$15,000	\$35.82	\$10,000	\$39.92
\$30,000	\$3.45	\$3.72	\$5.10	\$7.62	\$12.09	\$18.87	\$28.83	\$44.10	\$22,500	\$53.74	\$15,000	\$59.88
\$40,000	\$4.60	\$4.96	\$6.80	\$10.16	\$16.12	\$25.16	\$38.44	\$58.80	\$30,000	\$71.64	\$20,000	\$79.84
\$50,000	\$5.75	\$6.20	\$8.50	\$12.70	\$20.15	\$31.45	\$48.05	\$73.50	\$37,500	\$89.56	\$25,000	\$99.80
\$60,000	\$6.90	\$7.44	\$10.20	\$15.24	\$24.18	\$37.74	\$57.66	\$88.20	\$45,000	\$107.46	\$30,000	\$119.76
\$70,000	\$8.05	\$8.68	\$11.90	\$17.78	\$28.21	\$44.03	\$67.27	\$102.90	\$52,500	\$125.38	\$35,000	\$139.72
\$80,000	\$9.20	\$9.92	\$13.60	\$20.32	\$32.24	\$50.32	\$76.88	\$117.60	\$60,000	\$143.28	\$40,000	\$159.68
\$90,000	\$10.35	\$11.16	\$15.30	\$22.86	\$36.27	\$56.61	\$86.49	\$132.30	\$67,500	\$161.20	\$45,000	\$179.64
\$100,000	\$11.50	\$12.40	\$17.00	\$25.40	\$40.30	\$62.90	\$96.10	\$147.00	\$75,000	\$179.10	\$50,000	\$199.60
\$110,000	\$12.65	\$13.64	\$18.70	\$27.94	\$44.33	\$69.19	\$105.71	\$161.70	\$82,500	\$197.02	\$55,000	\$219.56
\$120,000	\$13.80	\$14.88	\$20.40	\$30.48	\$48.36	\$75.48	\$115.32	\$176.40	\$90,000	\$214.92	\$60,000	\$239.52
\$130,000	\$14.95	\$16.12	\$22.10	\$33.02	\$52.39	\$81.77	\$124.93	\$191.10	\$97,500	\$232.84	\$65,000	\$259.48
\$140,000	\$16.10	\$17.36	\$23.80	\$35.56	\$56.42	\$88.06	\$134.54	\$205.80	\$105,000	\$250.74	\$70,000	\$279.44
\$150,000	\$17.25	\$18.60	\$25.50	\$38.10	\$60.45	\$94.35	\$144.15	\$220.50	\$112,500	\$268.66	\$75,000	\$299.40
\$160,000	\$18.40	\$19.84	\$27.20	\$40.64	\$64.48	\$100.64	\$153.76	\$235.20	\$120,000	\$286.56	\$80,000	\$319.36
\$170,000	\$19.55	\$21.08	\$28.90	\$43.18	\$68.51	\$106.93	\$163.37	\$249.90	\$127,500	\$304.48	\$85,000	\$339.32
\$180,000	\$20.70	\$22.32	\$30.60	\$45.72	\$72.54	\$113.22	\$172.98	\$264.60	\$135,000	\$322.38	\$90,000	\$359.28
\$190,000	\$21.85	\$23.56	\$32.30	\$48.26	\$76.57	\$119.51	\$182.59	\$279.30	\$142,500	\$340.30	\$95,000	\$379.24
\$200,000	\$23.00	\$24.80	\$34.00	\$50.80	\$80.60	\$125.80	\$192.20	\$294.00	\$150,000	\$358.20	\$100,000	\$399.20
\$210,000	\$24.15	\$26.04	\$35.70	\$53.34	\$84.63	\$132.09	\$201.81	\$308.70	\$157,500	\$376.12	\$105,000	\$419.16
\$220,000	\$25.30	\$27.28	\$37.40	\$55.88	\$88.66	\$138.38	\$211.42	\$323.40	\$165,000	\$394.02	\$110,000	\$439.12
\$230,000	\$26.45	\$28.52	\$39.10	\$58.42	\$92.69	\$144.67	\$221.03	\$338.10	\$172,500	\$411.94	\$115,000	\$459.08
\$240,000	\$27.60	\$29.76	\$40.80	\$60.96	\$96.72	\$150.96	\$230.64	\$352.80	\$180,000	\$429.84	\$120,000	\$479.04
\$250,000	\$28.75	\$31.00	\$42.50	\$63.50	\$100.75	\$157.25	\$240.25	\$367.50	\$187,500	\$447.76	\$125,000	\$499.00
\$260,000	\$29.90	\$32.24	\$44.20	\$66.04	\$104.78	\$163.54	\$249.86	\$382.20	\$195,000	\$465.66	\$130,000	\$518.96
\$270,000	\$31.05	\$33.48	\$45.90	\$68.58	\$108.81	\$169.83	\$259.47	\$396.90	\$202,500	\$483.58	\$135,000	\$538.92
\$280,000	\$32.20	\$34.72	\$47.60	\$71.12	\$112.84	\$176.12	\$269.08	\$411.60	\$210,000	\$501.48	\$140,000	\$558.88
\$290,000	\$33.35	\$35.96	\$49.30	\$73.66	\$116.87	\$182.41	\$278.69	\$426.30	\$217,500	\$519.40	\$145,000	\$578.84
\$300,000	\$34.50	\$37.20	\$51.00	\$76.20	\$120.90	\$188.70	\$288.30	\$441.00	\$225,000	\$537.30	\$150,000	\$598.80

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.

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 - spouse

Estimated spouse monthly premium amounts

End of the rate guarantee period: 01/31/2022

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	\$0.58	\$0.62	\$0.85	\$1.27	\$2.02	\$3.15	\$4.81	\$7.35	\$3,750	\$8.95	\$2,500	\$9.99
\$10,000	\$1.15	\$1.24	\$1.70	\$2.54	\$4.03	\$6.29	\$9.61	\$14.70	\$7,500	\$17.92	\$5,000	\$19.96
\$15,000	\$1.73	\$1.86	\$2.55	\$3.81	\$6.05	\$9.44	\$14.42	\$22.05	\$11,250	\$26.87	\$7,500	\$29.95
\$20,000	\$2.30	\$2.48	\$3.40	\$5.08	\$8.06	\$12.58	\$19.22	\$29.40	\$15,000	\$35.82	\$10,000	\$39.92
\$25,000	\$2.88	\$3.10	\$4.25	\$6.35	\$10.08	\$15.73	\$24.03	\$36.75	\$18,750	\$44.77	\$12,500	\$49.91
\$30,000	\$3.45	\$3.72	\$5.10	\$7.62	\$12.09	\$18.87	\$28.83	\$44.10	\$22,500	\$53.74	\$15,000	\$59.88
\$35,000	\$4.03	\$4.34	\$5.95	\$8.89	\$14.11	\$22.02	\$33.64	\$51.45	\$26,250	\$62.69	\$17,500	\$69.87
\$40,000	\$4.60	\$4.96	\$6.80	\$10.16	\$16.12	\$25.16	\$38.44	\$58.80	\$30,000	\$71.64	\$20,000	\$79.84
\$45,000	\$5.18	\$5.58	\$7.65	\$11.43	\$18.14	\$28.31	\$43.25	\$66.15	\$33,750	\$80.59	\$22,500	\$89.83
\$50,000	\$5.75	\$6.20	\$8.50	\$12.70	\$20.15	\$31.45	\$48.05	\$73.50	\$37,500	\$89.56	\$25,000	\$99.80
\$55,000	\$6.33	\$6.82	\$9.35	\$13.97	\$22.17	\$34.60	\$52.86	\$80.85	\$41,250	\$98.51	\$27,500	\$109.79
\$60,000	\$6.90	\$7.44	\$10.20	\$15.24	\$24.18	\$37.74	\$57.66	\$88.20	\$45,000	\$107.46	\$30,000	\$119.76
\$65,000	\$7.48	\$8.06	\$11.05	\$16.51	\$26.20	\$40.89	\$62.47	\$95.55	\$48,750	\$116.41	\$32,500	\$129.75
\$70,000	\$8.05	\$8.68	\$11.90	\$17.78	\$28.21	\$44.03	\$67.27	\$102.90	\$52,500	\$125.38	\$35,000	\$139.72
\$75,000	\$8.63	\$9.30	\$12.75	\$19.05	\$30.23	\$47.18	\$72.08	\$110.25	\$56,250	\$134.33	\$37,500	\$149.71
\$80,000	\$9.20	\$9.92	\$13.60	\$20.32	\$32.24	\$50.32	\$76.88	\$117.60	\$60,000	\$143.28	\$40,000	\$159.68
\$85,000	\$9.78	\$10.54	\$14.45	\$21.59	\$34.26	\$53.47	\$81.69	\$124.95	\$63,750	\$152.23	\$42,500	\$169.67
\$90,000	\$10.35	\$11.16	\$15.30	\$22.86	\$36.27	\$56.61	\$86.49	\$132.30	\$67,500	\$161.20	\$45,000	\$179.64
\$95,000	\$10.93	\$11.78	\$16.15	\$24.13	\$38.29	\$59.76	\$91.30	\$139.65	\$71,250	\$170.15	\$47,500	\$189.63
\$100,000	\$11.50	\$12.40	\$17.00	\$25.40	\$40.30	\$62.90	\$96.10	\$147.00	\$75,000	\$179.10	\$50,000	\$199.60

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

\$5,000	\$1.00
\$10,000	\$2.00
\$15,000	\$3.00
\$20,000	\$4.00
\$25,000	\$5.00

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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