

Account Number: 1031853

Anniversary Date: December 1, 2023

Renewal rates
Effective December 1, 2023

Rates below assume all coverages are renewed. A change to coverages may cause rates to change.

Group term life - rates are expressed as per \$1,000

OWNERS, ALL OTHER MBRS				
Volume Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$5,512,000 24	\$0.295	\$1,626.04	\$0.295	\$1,626.04
Renewal rates are guaranteed through November 30, 2024.				
Your rates aren't changing.				

Accidental Death & Dismemberment - rates are expressed as per \$1,000

Active members only				
Volume Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$5,512,000 24	\$0.025	\$137.80	\$0.025	\$137.80
Renewal rates are guaranteed through November 30, 2024.				
Your rates aren't changing.				

Group voluntary term life – rates are expressed as per \$1,000

ALL MBRS					
Age range	Current rate	Renewal rate	Volume Lives	Current monthly premium	Renewal monthly premium
Employee					
0 - 29	\$0.081	\$0.081			
30 - 34	\$0.100	\$0.100			
35 - 39	\$0.130	\$0.130			
40 - 44	\$0.190	\$0.190			
45 - 49	\$0.310	\$0.310			
50 - 54	\$0.494	\$0.494			
55 - 59	\$0.858	\$0.858			
60 - 64	\$1.323	\$1.323			
65 - 69	\$2.434	\$2.434			
70 & over	\$5.036	\$5.036			
Total			\$420,000 5	\$426.75	\$426.75
Renewal rates are guaranteed through November 30, 2024.					
Your rates aren't changing.					

Spouse					
0 - 29	\$0.081	\$0.081			
30 - 34	\$0.100	\$0.100			
35 - 39	\$0.130	\$0.130			
40 - 44	\$0.190	\$0.190			
45 - 49	\$0.310	\$0.310			
50 - 54	\$0.494	\$0.494			
55 - 59	\$0.858	\$0.858			
60 - 64	\$1.323	\$1.323			
65 - 69	\$2.434	\$2.434			
70 & over	\$5.036	\$5.036			
Total			\$130,000 3	\$133.90	\$133.90

Renewal rates are guaranteed through November 30, 2024.

Your rates aren't changing.

Voluntary term Accidental Death & Dismemberment - rates are expressed as per \$1,000

Active employee & spouse members only				
Volume	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$550,000	\$0.025	\$13.75	\$0.025	\$13.75
Renewal rates are guaranteed through November 30, 2024.				
Your rates aren't changing.				

Voluntary term child insurance - rates are expressed as per family per month

Eligible Members					
Amount of coverage	Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$10,000	4	\$2.00	\$8.00	\$2.00	\$8.00
Total			\$8.00		\$8.00
Renewal rates are guaranteed through November 30, 2024.					
Your rates aren't changing.					

Long term disability

NON OWNERS					
Rates are expressed as a percent of covered monthly earnings					
Age range	Current rate	Renewal rate	Covered monthly earnings/Lives	Current monthly premium	Renewal monthly premium
0 - 24	0.07%	0.07%			
25 - 29	0.07%	0.07%			
30 - 34	0.11%	0.11%			
35 - 39	0.19%	0.19%			
40 - 44	0.54%	0.54%			
45 - 49	0.66%	0.66%			
50 - 54	1.00%	1.00%			
55 - 59	1.31%	1.31%			
60 - 64	1.34%	1.34%			
65 - 69	0.63%	0.63%			
70 & over	0.32%	0.32%			
Total			\$159,328 / 20	\$1,160.72	\$1,160.72
Renewal rates are guaranteed through November 30, 2024.					
Your rates aren't changing.					

Short term disability - rates are expressed as a per \$10

NON OWNERS				
Volume / Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$19,292 / 20	\$0.24	\$463.01	\$0.26	\$501.59
Renewal rates are guaranteed through November 30, 2024.				

Dental

ALL MBRS					
	Lives	Current rates	Renewal rates	Current monthly premium	Renewal monthly premium
Employee	8	\$31.48	\$31.48	\$251.84	\$251.84
Family	16	\$93.90	\$93.90	\$1,502.40	\$1,502.40
TOTAL				\$1,754.24	\$1,754.24
Renewal rates are guaranteed through November 30, 2024.					
Your rates aren't changing.					

Vision

ALL MBRS					
	Lives	Current rates	Renewal rates	Current monthly premium	Renewal monthly premium
Employee	7	\$8.23	\$8.23	\$57.61	\$57.61
Employee & Spouse	3	\$17.20	\$17.20	\$51.60	\$51.60
Employee & Child(ren)	1	\$16.14	\$16.14	\$16.14	\$16.14
Family	7	\$25.11	\$25.11	\$175.77	\$175.77
TOTAL				\$301.12	\$301.12

Renewal rates are guaranteed through November 30, 2024.

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Principal Life Insurance Company
 Des Moines, Iowa 50392
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