

Account Number: 1031853

Anniversary Date: December 1, 2024

**Renewal rates**  
**Effective December 1, 2024**

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**

<b>OWNERS, ALL OTHER MBRS</b>				
<b>Volume Lives</b>	<b>Current rate</b>	<b>Current monthly premium</b>	<b>Renewal rate</b>	<b>Renewal monthly premium</b>
\$5,632,000 23	\$0.295	\$1,661.44	\$0.295	\$1,661.44
Renewal rates are guaranteed through November 30, 2025.				
Your rates aren't changing.				

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

<b>Active members only</b>				
<b>Volume Lives</b>	<b>Current rate</b>	<b>Current monthly premium</b>	<b>Renewal rate</b>	<b>Renewal monthly premium</b>
\$5,632,000 23	\$0.025	\$140.80	\$0.025	\$140.80
Renewal rates are guaranteed through November 30, 2025.				
Your rates aren't changing.				

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

<b>ALL MBRS</b>					
<b>Age range</b>	<b>Current rate</b>	<b>Renewal rate</b>	<b>Volume Lives</b>	<b>Current monthly premium</b>	<b>Renewal monthly premium</b>
<b>Employee</b>					
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			
<b>Total</b>			\$325,000 4	\$377.53	\$377.53
Renewal rates are guaranteed through November 30, 2025.					
Your rates aren't changing.					

<b>Spouse</b>					
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			
<b>Total</b>			\$87,500 2	\$100.78	\$100.78

Renewal rates are guaranteed through November 30, 2025.

Your rates aren't changing.

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

<b>Active employee &amp; spouse members only</b>				
<b>Volume</b>	<b>Current rate</b>	<b>Current monthly premium</b>	<b>Renewal rate</b>	<b>Renewal monthly premium</b>
\$412,500	\$0.025	\$10.32	\$0.025	\$10.32

Renewal rates are guaranteed through November 30, 2025.

Your rates aren't changing.

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

<b>Eligible Members</b>					
<b>Amount of coverage</b>	<b>Lives</b>	<b>Current rate</b>	<b>Current monthly premium</b>	<b>Renewal rate</b>	<b>Renewal monthly premium</b>
\$10,000	3	\$2.00	\$6.00	\$2.00	\$6.00
<b>Total</b>			<b>\$6.00</b>		<b>\$6.00</b>

Renewal rates are guaranteed through November 30, 2025.

Your rates aren't changing.

**Long term disability**

<b>NON OWNERS</b>					
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%			
<b>Total</b>			\$151,843 / 19	\$1,116.16	\$1,116.16
Renewal rates are guaranteed through November 30, 2025.					
Your rates aren't changing.					

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

<b>NON OWNERS</b>				
Volume / Lives	Current rate	Current monthly premium	Renewal rate	Renewal monthly premium
\$18,410 / 19	\$0.26	\$478.66	\$0.26	\$478.66
Renewal rates are guaranteed through November 30, 2025.				
Your rates aren't changing.				

**Dental**

<b>ALL MBRS</b>					
	Lives	Current rates	Renewal rates	Current monthly premium	Renewal monthly premium
Employee	7	\$31.48	\$31.48	\$220.36	\$220.36
Family	16	\$93.90	\$93.90	\$1,502.40	\$1,502.40
<b>Total</b>				\$1,722.76	\$1,722.76
Renewal rates are guaranteed through November 30, 2025.					
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	5	\$17.20	\$17.20	\$86.00	\$86.00
Employee & child(ren)	2	\$16.14	\$16.14	\$32.28	\$32.28
Family	3	\$25.11	\$25.11	\$75.33	\$75.33
<b>Total</b>				\$251.22	\$251.22

Renewal rates are guaranteed through November 30, 2025.

Your rates aren't changing.



Principal Life Insurance Company  
 Des Moines, Iowa 50392  
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