CERTIFICATE OF COVERAGE RIDER
ORGANIZED YOUTH SPORTS INJURY BENEFIT

Insurance under the Group Policy is amended to include coverage for Organized Youth Sports, at no additional premium cost.

Effective as of August 1, 2025, the booklet-certificate to which this Rider is attached is hereby amended with respect to and to the extent provided below.

Organized Youth Sports

Any regularly scheduled non-professional athletic event, associated with school programs and non-school programs, that are governed by an organization and require formal registration to participate.

An Organized Youth Sport includes:

• Exhibition games
• Club sports
• Intramural sports
• Intercollegiate sports
• Competitions
• Team practice, training, workout sessions
• Try outs

An Organized Youth Sport does not include:

- Playing, coaching, or officiating for wage, compensation, or profit
- Personal, non-team related practice, training, workout sessions
- Unstructured play such as pick-up games or spontaneous play
- Activity that is outside of the Covered Dependent Child's membership role
- Activities the Covered Dependent Child is paid to play
- Racing any type of vehicle in an organized event

Organized Youth Sports Injury Benefit

We will pay an Organized Youth Sports Injury Benefit when a Covered Dependent Child sustains an Injury as a result of a Covered Accident while participating in an Organized Youth Sport. This Organized Youth Sports Injury Benefit Rider increases the benefits payable for any Covered Accident by 25% of the Benefits Payable as listed in Description of Benefits, Benefit Provisions, for that injury. The Covered Dependent Child must be 18 years or younger on the date of the Covered Accident. Our payment is limited to $1,000 per Covered Dependent Child, per calendar year.



All other benefits and provisions of the Group Policy remain in effect.

See your employer if you have questions concerning this Rider.

Nothing contained in this Rider may vary, alter or extend any provision or condition of the Group Policy other than as stated in this Rider.

PRINCIPAL LIFE INSURANCE COMPANY
711 High Street
Des Moines, Iowa 50392-0002

Executive Vice President,
General Counsel and Secretary

President and
Chief Executive Officer