KESSLER TOPAZ MELTZER & CHECK, LLP

Critical Illness - employee

Estimated employee bi-weekly premium amounts
End of rate guarantee period: 5/31/2027

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	$0.42	$0.65	$1.05	$1.25	$1.77	$2.55	$3.81	$5.33	$7.72	$10.97	$15.97
$10,000	$0.84	$1.31	$2.09	$2.50	$3.54	$5.11	$7.62	$10.66	$15.45	$21.93	$31.94
$15,000	$1.27	$1.96	$3.14	$3.75	$5.30	$7.66	$11.44	$15.99	$23.17	$32.90	$47.91
$20,000	$1.69	$2.61	$4.18	$5.00	$7.07	$10.22	$15.25	$21.31	$30.90	$43.86	$63.89
$25,000	$2.11	$3.27	$5.23	$6.25	$8.84	$12.77	$19.06	$26.64	$38.62	$54.83	$79.86
$30,000	$2.53	$3.92	$6.27	$7.50	$10.61	$15.33	$22.87	$31.97	$46.34	$65.80	$95.83
$35,000	$2.96	$4.57	$7.32	$8.76	$12.37	$17.88	$26.69	$37.30	$54.07	$76.76	$111.80
$40,000	$3.38	$5.22	$8.36	$10.01	$14.14	$20.44	$30.50	$42.63	$61.79	$87.73	$127.77
$45,000	$3.80	$5.88	$9.41	$11.26	$15.91	$22.99	$34.31	$47.96	$69.51	$98.70	$143.74
$50,000	$4.22	$6.53	$10.45	$12.51	$17.68	$25.55	$38.12	$53.28	$77.24	$109.66	$159.72
$55,000	$4.65	$7.18	$11.50	$13.76	$19.44	$28.10	$41.94	$58.61	$84.96	$120.63	$175.69
$60,000	$5.07	$7.84	$12.54	$15.01	$21.21	$30.66	$45.75	$63.94	$92.69	$131.59	$191.66
$65,000	$5.49	$8.49	$13.59	$16.26	$22.98	$33.21	$49.56	$69.27	$100.41	$142.56	$207.63
$70,000	$5.91	$9.14	$14.64	$17.51	$24.75	$35.76	$53.37	$74.60	$108.13	$153.53	$223.60
$75,000	$6.33	$9.80	$15.68	$18.76	$26.52	$38.32	$57.18	$79.93	$115.86	$164.49	$239.57
$80,000	$6.76	$10.45	$16.73	$20.01	$28.28	$40.87	$61.00	$85.26	$123.58	$175.46	$255.54
$85,000	$7.18	$11.10	$17.77	$21.26	$30.05	$43.43	$64.81	$90.58	$131.31	$186.42	$271.52
$90,000	$7.60	$11.76	$18.82	$22.51	$31.82	$45.98	$68.62	$95.91	$139.03	$197.39	$287.49
$95,000	$8.02	$12.41	$19.86	$23.76	$33.59	$48.54	$72.43	$101.24	$146.75	$208.36	$303.46
$100,000	$8.45	$13.06	$20.91	$25.02	$35.35	$51.09	$76.25	$106.57	$154.48	$219.32	$319.43

Critical Illness - spouse

Estimated spouse bi-weekly premium amounts
End of rate guarantee period: 5/31/2027

Benefit amount	24 & under	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 & over
$2,500	$0.21	$0.33	$0.52	$0.63	$0.88	$1.28	$1.91	$2.66	$3.86	$5.48	$7.99
$5,000	$0.42	$0.65	$1.05	$1.25	$1.77	$2.55	$3.81	$5.33	$7.72	$10.97	$15.97
$7,500	$0.63	$0.98	$1.57	$1.88	$2.65	$3.83	$5.72	$7.99	$11.59	$16.45	$23.96
$10,000	$0.84	$1.31	$2.09	$2.50	$3.54	$5.11	$7.62	$10.66	$15.45	$21.93	$31.94
$12,500	$1.06	$1.63	$2.61	$3.13	$4.42	$6.39	$9.53	$13.32	$19.31	$27.42	$39.93
$15,000	$1.27	$1.96	$3.14	$3.75	$5.30	$7.66	$11.44	$15.99	$23.17	$32.90	$47.91
$17,500	$1.48	$2.29	$3.66	$4.38	$6.19	$8.94	$13.34	$18.65	$27.03	$38.38	$55.90
$20,000	$1.69	$2.61	$4.18	$5.00	$7.07	$10.22	$15.25	$21.31	$30.90	$43.86	$63.89
$22,500	$1.90	$2.94	$4.70	$5.63	$7.95	$11.50	$17.16	$23.98	$34.76	$49.35	$71.87
$25,000	$2.11	$3.27	$5.23	$6.25	$8.84	$12.77	$19.06	$26.64	$38.62	$54.83	$79.86
$27,500	$2.32	$3.59	$5.75	$6.88	$9.72	$14.05	$20.97	$29.31	$42.48	$60.31	$87.84
$30,000	$2.53	$3.92	$6.27	$7.50	$10.61	$15.33	$22.87	$31.97	$46.34	$65.80	$95.83
$32,500	$2.75	$4.25	$6.80	$8.13	$11.49	$16.61	$24.78	$34.64	$50.21	$71.28	$103.82
$35,000	$2.96	$4.57	$7.32	$8.76	$12.37	$17.88	$26.69	$37.30	$54.07	$76.76	$111.80
$37,500	$3.17	$4.90	$7.84	$9.38	$13.26	$19.16	$28.59	$39.96	$57.93	$82.25	$119.79
$40,000	$3.38	$5.22	$8.36	$10.01	$14.14	$20.44	$30.50	$42.63	$61.79	$87.73	$127.77
$42,500	$3.59	$5.55	$8.89	$10.63	$15.03	$21.71	$32.40	$45.29	$65.65	$93.21	$135.76
$45,000	$3.80	$5.88	$9.41	$11.26	$15.91	$22.99	$34.31	$47.96	$69.51	$98.70	$143.74
$47,500	$4.01	$6.20	$9.93	$11.88	$16.79	$24.27	$36.22	$50.62	$73.38	$104.18	$151.73
$50,000	$4.22	$6.53	$10.45	$12.51	$17.68	$25.55	$38.12	$53.28	$77.24	$109.66	$159.72

Note: Proof of good health/evidence of insurability is required to apply for benefit amounts greater than those highlighted above.
Note: Children are automatically covered for 25% of the employee's benefit for no additional cost.

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.

Critical Illness insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.
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