

CHOICE FINANCIAL GROUP

Voluntary-term life - employee

Estimated employee semi-monthly premium amounts

End of the rate guarantee period: 12/31/2023

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	\$0.27	\$0.31	\$0.46	\$0.82	\$1.26	\$1.91	\$3.02	\$5.04	\$6,500	\$5.36	\$5,000	\$8.02
\$20,000	\$0.53	\$0.61	\$0.92	\$1.63	\$2.51	\$3.81	\$6.03	\$10.08	\$13,000	\$10.72	\$10,000	\$16.04
\$30,000	\$0.80	\$0.92	\$1.38	\$2.45	\$3.77	\$5.72	\$9.05	\$15.12	\$19,500	\$16.08	\$15,000	\$24.06
\$40,000	\$1.06	\$1.22	\$1.84	\$3.26	\$5.02	\$7.62	\$12.06	\$20.16	\$26,000	\$21.44	\$20,000	\$32.08
\$50,000	\$1.33	\$1.53	\$2.30	\$4.08	\$6.28	\$9.53	\$15.08	\$25.20	\$32,500	\$26.80	\$25,000	\$40.10
\$60,000	\$1.59	\$1.83	\$2.76	\$4.89	\$7.53	\$11.43	\$18.09	\$30.24	\$39,000	\$32.16	\$30,000	\$48.12
\$70,000	\$1.86	\$2.14	\$3.22	\$5.71	\$8.79	\$13.34	\$21.11	\$35.28	\$45,500	\$37.51	\$35,000	\$56.14
\$80,000	\$2.12	\$2.44	\$3.68	\$6.52	\$10.04	\$15.24	\$24.12	\$40.32	\$52,000	\$42.87	\$40,000	\$64.16
\$90,000	\$2.39	\$2.75	\$4.14	\$7.34	\$11.30	\$17.15	\$27.14	\$45.36	\$58,500	\$48.23	\$45,000	\$72.18
\$100,000	\$2.65	\$3.05	\$4.60	\$8.15	\$12.55	\$19.05	\$30.15	\$50.40	\$65,000	\$53.59	\$50,000	\$80.20
\$110,000	\$2.92	\$3.36	\$5.06	\$8.97	\$13.81	\$20.96	\$33.17	\$55.44	\$71,500	\$58.95	\$55,000	\$88.22
\$120,000	\$3.18	\$3.66	\$5.52	\$9.78	\$15.06	\$22.86	\$36.18	\$60.48	\$78,000	\$64.31	\$60,000	\$96.24
\$130,000	\$3.45	\$3.97	\$5.98	\$10.60	\$16.32	\$24.77	\$39.20	\$65.52	\$84,500	\$69.67	\$65,000	\$104.26
\$140,000	\$3.71	\$4.27	\$6.44	\$11.41	\$17.57	\$26.67	\$42.21	\$70.56	\$91,000	\$75.03	\$70,000	\$112.28
\$150,000	\$3.98	\$4.58	\$6.90	\$12.23	\$18.83	\$28.58	\$45.23	\$75.60	\$97,500	\$80.39	\$75,000	\$120.30
\$160,000	\$4.24	\$4.88	\$7.36	\$13.04	\$20.08	\$30.48	\$48.24	\$80.64	\$104,000	\$85.75	\$80,000	\$128.32
\$170,000	\$4.51	\$5.19	\$7.82	\$13.86	\$21.34	\$32.39	\$51.26	\$85.68	\$110,500	\$91.11	\$85,000	\$136.34
\$180,000	\$4.77	\$5.49	\$8.28	\$14.67	\$22.59	\$34.29	\$54.27	\$90.72	\$117,000	\$96.47	\$90,000	\$144.36
\$190,000	\$5.04	\$5.80	\$8.74	\$15.49	\$23.85	\$36.20	\$57.29	\$95.76	\$123,500	\$101.83	\$95,000	\$152.38
\$200,000	\$5.30	\$6.10	\$9.20	\$16.30	\$25.10	\$38.10	\$60.30	\$100.80	\$130,000	\$107.19	\$100,000	\$160.40
\$210,000	\$5.57	\$6.41	\$9.66	\$17.12	\$26.36	\$40.01	\$63.32	\$105.84	\$136,500	\$112.54	\$105,000	\$168.42
\$220,000	\$5.83	\$6.71	\$10.12	\$17.93	\$27.61	\$41.91	\$66.33	\$110.88	\$143,000	\$117.90	\$110,000	\$176.44
\$230,000	\$6.10	\$7.02	\$10.58	\$18.75	\$28.87	\$43.82	\$69.35	\$115.92	\$149,500	\$123.26	\$115,000	\$184.46
\$240,000	\$6.36	\$7.32	\$11.04	\$19.56	\$30.12	\$45.72	\$72.36	\$120.96	\$156,000	\$128.62	\$120,000	\$192.48
\$250,000	\$6.63	\$7.63	\$11.50	\$20.38	\$31.38	\$47.63	\$75.38	\$126.00	\$162,500	\$133.98	\$125,000	\$200.50
\$260,000	\$6.89	\$7.93	\$11.96	\$21.19	\$32.63	\$49.53	\$78.39	\$131.04	\$169,000	\$139.34	\$130,000	\$208.52
\$270,000	\$7.16	\$8.24	\$12.42	\$22.01	\$33.89	\$51.44	\$81.41	\$136.08	\$175,500	\$144.70	\$135,000	\$216.54
\$280,000	\$7.42	\$8.54	\$12.88	\$22.82	\$35.14	\$53.34	\$84.42	\$141.12	\$182,000	\$150.06	\$140,000	\$224.56
\$290,000	\$7.69	\$8.85	\$13.34	\$23.64	\$36.40	\$55.25	\$87.44	\$146.16	\$188,500	\$155.42	\$145,000	\$232.58
\$300,000	\$7.95	\$9.15	\$13.80	\$24.45	\$37.65	\$57.15	\$90.45	\$151.20	\$195,000	\$160.78	\$150,000	\$240.60
\$310,000	\$8.22	\$9.46	\$14.26	\$25.27	\$38.91	\$59.06	\$93.47	\$156.24	\$201,500	\$166.14	\$155,000	\$248.62
\$320,000	\$8.48	\$9.76	\$14.72	\$26.08	\$40.16	\$60.96	\$96.48	\$161.28	\$208,000	\$171.50	\$160,000	\$256.64
\$330,000	\$8.75	\$10.07	\$15.18	\$26.90	\$41.42	\$62.87	\$99.50	\$166.32	\$214,500	\$176.86	\$165,000	\$264.66
\$340,000	\$9.01	\$10.37	\$15.64	\$27.71	\$42.67	\$64.77	\$102.51	\$171.36	\$221,000	\$182.21	\$170,000	\$272.68
\$350,000	\$9.28	\$10.68	\$16.10	\$28.53	\$43.93	\$66.68	\$105.53	\$176.40	\$227,500	\$187.57	\$175,000	\$280.70
\$360,000	\$9.54	\$10.98	\$16.56	\$29.34	\$45.18	\$68.58	\$108.54	\$181.44	\$234,000	\$192.93	\$180,000	\$288.72
\$370,000	\$9.81	\$11.29	\$17.02	\$30.16	\$46.44	\$70.49	\$111.56	\$186.48	\$240,500	\$198.29	\$185,000	\$296.74

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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CHOICE FINANCIAL GROUP

Voluntary-term life - employee

Estimated employee semi-monthly premium amounts

End of the rate guarantee period: 12/31/2023

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
\$380,000	\$10.07	\$11.59	\$17.48	\$30.97	\$47.69	\$72.39	\$114.57	\$191.52	\$247,000	\$203.65	\$190,000	\$304.76
\$390,000	\$10.34	\$11.90	\$17.94	\$31.79	\$48.95	\$74.30	\$117.59	\$196.56	\$253,500	\$209.01	\$195,000	\$312.78
\$400,000	\$10.60	\$12.20	\$18.40	\$32.60	\$50.20	\$76.20	\$120.60	\$201.60	\$260,000	\$214.37	\$200,000	\$320.80
\$410,000	\$10.87	\$12.51	\$18.86	\$33.42	\$51.46	\$78.11	\$123.62	\$206.64	\$266,500	\$219.73	\$205,000	\$328.82
\$420,000	\$11.13	\$12.81	\$19.32	\$34.23	\$52.71	\$80.01	\$126.63	\$211.68	\$273,000	\$225.09	\$210,000	\$336.84
\$430,000	\$11.40	\$13.12	\$19.78	\$35.05	\$53.97	\$81.92	\$129.65	\$216.72	\$279,500	\$230.45	\$215,000	\$344.86
\$440,000	\$11.66	\$13.42	\$20.24	\$35.86	\$55.22	\$83.82	\$132.66	\$221.76	\$286,000	\$235.81	\$220,000	\$352.88
\$450,000	\$11.93	\$13.73	\$20.70	\$36.68	\$56.48	\$85.73	\$135.68	\$226.80	\$292,500	\$241.17	\$225,000	\$360.90
\$460,000	\$12.19	\$14.03	\$21.16	\$37.49	\$57.73	\$87.63	\$138.69	\$231.84	\$299,000	\$246.53	\$230,000	\$368.92
\$470,000	\$12.46	\$14.34	\$21.62	\$38.31	\$58.99	\$89.54	\$141.71	\$236.88	\$305,500	\$251.88	\$235,000	\$376.94
\$480,000	\$12.72	\$14.64	\$22.08	\$39.12	\$60.24	\$91.44	\$144.72	\$241.92	\$312,000	\$257.24	\$240,000	\$384.96
\$490,000	\$12.99	\$14.95	\$22.54	\$39.94	\$61.50	\$93.35	\$147.74	\$246.96	\$318,500	\$262.60	\$245,000	\$392.98
\$500,000	\$13.25	\$15.25	\$23.00	\$40.75	\$62.75	\$95.25	\$150.75	\$252.00	\$325,000	\$267.96	\$250,000	\$401.00

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.

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CHOICE FINANCIAL GROUP

Voluntary-term life - spouse

Estimated spouse semi-monthly premium amounts

End of the rate guarantee period: 12/31/2023

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	\$0.13	\$0.15	\$0.23	\$0.41	\$0.63	\$0.95	\$1.51	\$2.52	\$3,250	\$2.68	\$2,500	\$4.01
\$10,000	\$0.27	\$0.31	\$0.46	\$0.82	\$1.26	\$1.91	\$3.02	\$5.04	\$6,500	\$5.36	\$5,000	\$8.02
\$15,000	\$0.40	\$0.46	\$0.69	\$1.22	\$1.88	\$2.86	\$4.52	\$7.56	\$9,750	\$8.04	\$7,500	\$12.03
\$20,000	\$0.53	\$0.61	\$0.92	\$1.63	\$2.51	\$3.81	\$6.03	\$10.08	\$13,000	\$10.72	\$10,000	\$16.04
\$25,000	\$0.66	\$0.76	\$1.15	\$2.04	\$3.14	\$4.76	\$7.54	\$12.60	\$16,250	\$13.40	\$12,500	\$20.05
\$30,000	\$0.80	\$0.92	\$1.38	\$2.45	\$3.77	\$5.72	\$9.05	\$15.12	\$19,500	\$16.08	\$15,000	\$24.06
\$35,000	\$0.93	\$1.07	\$1.61	\$2.85	\$4.39	\$6.67	\$10.55	\$17.64	\$22,750	\$18.76	\$17,500	\$28.07
\$40,000	\$1.06	\$1.22	\$1.84	\$3.26	\$5.02	\$7.62	\$12.06	\$20.16	\$26,000	\$21.44	\$20,000	\$32.08
\$45,000	\$1.19	\$1.37	\$2.07	\$3.67	\$5.65	\$8.57	\$13.57	\$22.68	\$29,250	\$24.12	\$22,500	\$36.09
\$50,000	\$1.33	\$1.53	\$2.30	\$4.08	\$6.28	\$9.53	\$15.08	\$25.20	\$32,500	\$26.80	\$25,000	\$40.10
\$55,000	\$1.46	\$1.68	\$2.53	\$4.48	\$6.90	\$10.48	\$16.58	\$27.72	\$35,750	\$29.48	\$27,500	\$44.11
\$60,000	\$1.59	\$1.83	\$2.76	\$4.89	\$7.53	\$11.43	\$18.09	\$30.24	\$39,000	\$32.16	\$30,000	\$48.12
\$65,000	\$1.72	\$1.98	\$2.99	\$5.30	\$8.16	\$12.38	\$19.60	\$32.76	\$42,250	\$34.84	\$35,500	\$52.13
\$70,000	\$1.86	\$2.14	\$3.22	\$5.71	\$8.79	\$13.34	\$21.11	\$35.28	\$45,500	\$37.51	\$35,000	\$56.14
\$75,000	\$1.99	\$2.29	\$3.45	\$6.11	\$9.41	\$14.29	\$22.61	\$37.80	\$48,750	\$40.19	\$37,500	\$60.15
\$80,000	\$2.12	\$2.44	\$3.68	\$6.52	\$10.04	\$15.24	\$24.12	\$40.32	\$52,000	\$42.87	\$40,000	\$64.16
\$85,000	\$2.25	\$2.59	\$3.91	\$6.93	\$10.67	\$16.19	\$25.63	\$42.84	\$55,250	\$45.55	\$42,500	\$68.17
\$90,000	\$2.39	\$2.75	\$4.14	\$7.34	\$11.30	\$17.15	\$27.14	\$45.36	\$58,500	\$48.23	\$45,000	\$72.18
\$95,000	\$2.52	\$2.90	\$4.37	\$7.74	\$11.92	\$18.10	\$28.64	\$47.88	\$61,750	\$50.91	\$47,500	\$76.19
\$100,000	\$2.65	\$3.05	\$4.60	\$8.15	\$12.55	\$19.05	\$30.15	\$50.40	\$65,000	\$53.59	\$50,000	\$80.20
\$105,000	\$2.78	\$3.20	\$4.83	\$8.56	\$13.18	\$20.00	\$31.66	\$52.92	\$68,250	\$56.27	\$52,500	\$84.21
\$110,000	\$2.92	\$3.36	\$5.06	\$8.97	\$13.81	\$20.96	\$33.17	\$55.44	\$71,500	\$58.95	\$55,000	\$88.22
\$115,000	\$3.05	\$3.51	\$5.29	\$9.37	\$14.43	\$21.91	\$34.67	\$57.96	\$74,750	\$61.63	\$57,500	\$92.23
\$120,000	\$3.18	\$3.66	\$5.52	\$9.78	\$15.06	\$22.86	\$36.18	\$60.48	\$78,000	\$64.31	\$60,000	\$96.24
\$125,000	\$3.31	\$3.81	\$5.75	\$10.19	\$15.69	\$23.81	\$37.69	\$63.00	\$81,250	\$66.99	\$62,500	\$100.25
\$130,000	\$3.45	\$3.97	\$5.98	\$10.60	\$16.32	\$24.77	\$39.20	\$65.52	\$84,500	\$69.67	\$65,000	\$104.26
\$135,000	\$3.58	\$4.12	\$6.21	\$11.00	\$16.94	\$25.72	\$40.70	\$68.04	\$87,750	\$72.35	\$67,500	\$108.27
\$140,000	\$3.71	\$4.27	\$6.44	\$11.41	\$17.57	\$26.67	\$42.21	\$70.56	\$91,000	\$75.03	\$70,000	\$112.28
\$145,000	\$3.84	\$4.42	\$6.67	\$11.82	\$18.20	\$27.62	\$43.72	\$73.08	\$94,250	\$77.71	\$72,500	\$116.29
\$150,000	\$3.98	\$4.58	\$6.90	\$12.23	\$18.83	\$28.58	\$45.23	\$75.60	\$97,500	\$80.39	\$75,000	\$120.30
\$155,000	\$4.11	\$4.73	\$7.13	\$12.63	\$19.45	\$29.53	\$46.73	\$78.12	\$100,750	\$83.07	\$77,500	\$124.31
\$160,000	\$4.24	\$4.88	\$7.36	\$13.04	\$20.08	\$30.48	\$48.24	\$80.64	\$104,000	\$85.75	\$80,000	\$128.32
\$165,000	\$4.37	\$5.03	\$7.59	\$13.45	\$20.71	\$31.43	\$49.75	\$83.16	\$107,250	\$88.43	\$82,500	\$132.33
\$170,000	\$4.51	\$5.19	\$7.82	\$13.86	\$21.34	\$32.39	\$51.26	\$85.68	\$110,500	\$91.11	\$85,000	\$136.34
\$175,000	\$4.64	\$5.34	\$8.05	\$14.26	\$21.96	\$33.34	\$52.76	\$88.20	\$113,750	\$93.79	\$87,500	\$140.35
\$180,000	\$4.77	\$5.49	\$8.28	\$14.67	\$22.59	\$34.29	\$54.27	\$90.72	\$117,000	\$96.47	\$90,000	\$144.36
\$185,000	\$4.90	\$5.64	\$8.51	\$15.08	\$23.22	\$35.24	\$55.78	\$93.24	\$120,250	\$99.15	\$92,500	\$148.37

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Voluntary-term life - spouse

Estimated spouse semi-monthly premium amounts

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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
\$190,000	\$5.04	\$5.80	\$8.74	\$15.49	\$23.85	\$36.20	\$57.29	\$95.76	\$123,500	\$101.83	\$95,000	\$152.38
\$195,000	\$5.17	\$5.95	\$8.97	\$15.89	\$24.47	\$37.15	\$58.79	\$98.28	\$126,750	\$104.51	\$97,500	\$156.39
\$200,000	\$5.30	\$6.10	\$9.20	\$16.30	\$25.10	\$38.10	\$60.30	\$100.80	\$130,000	\$107.19	\$100,000	\$160.40

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

\$2,000	\$0.20
\$3,000	\$0.30
\$4,000	\$0.40
\$5,000	\$0.50
\$10,000	\$1.00

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