

University of Northern Iowa

Voluntary-term life/AD&D - employee

Estimated employee monthly premium amounts

End of the rate guarantee period: 12/31/2026

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$10,000	\$0.86	\$0.95	\$1.16	\$1.47	\$2.06	\$3.03	\$4.80	\$7.17	\$12.87	\$6,500	\$16.51	\$5,000	\$12.71
\$20,000	\$1.72	\$1.90	\$2.32	\$2.94	\$4.12	\$6.06	\$9.60	\$14.34	\$25.74	\$13,000	\$33.04	\$10,000	\$25.41
\$30,000	\$2.58	\$2.85	\$3.48	\$4.41	\$6.18	\$9.09	\$14.40	\$21.51	\$38.61	\$19,500	\$49.55	\$15,000	\$38.12
\$40,000	\$3.44	\$3.80	\$4.64	\$5.88	\$8.24	\$12.12	\$19.20	\$28.68	\$51.48	\$26,000	\$66.07	\$20,000	\$50.82
\$50,000	\$4.30	\$4.75	\$5.80	\$7.35	\$10.30	\$15.15	\$24.00	\$35.85	\$64.35	\$32,500	\$82.58	\$25,000	\$63.53
\$60,000	\$5.16	\$5.70	\$6.96	\$8.82	\$12.36	\$18.18	\$28.80	\$43.02	\$77.22	\$39,000	\$99.10	\$30,000	\$76.23
\$70,000	\$6.02	\$6.65	\$8.12	\$10.29	\$14.42	\$21.21	\$33.60	\$50.19	\$90.09	\$45,500	\$115.62	\$35,000	\$88.94
\$80,000	\$6.88	\$7.60	\$9.28	\$11.76	\$16.48	\$24.24	\$38.40	\$57.36	\$102.96	\$52,000	\$132.13	\$40,000	\$101.64
\$90,000	\$7.74	\$8.55	\$10.44	\$13.23	\$18.54	\$27.27	\$43.20	\$64.53	\$115.83	\$58,500	\$148.65	\$45,000	\$114.35
\$100,000	\$8.60	\$9.50	\$11.60	\$14.70	\$20.60	\$30.30	\$48.00	\$71.70	\$128.70	\$65,000	\$165.17	\$50,000	\$127.05
\$110,000	\$9.46	\$10.45	\$12.76	\$16.17	\$22.66	\$33.33	\$52.80	\$78.87	\$141.57	\$71,500	\$181.68	\$55,000	\$139.76
\$120,000	\$10.32	\$11.40	\$13.92	\$17.64	\$24.72	\$36.36	\$57.60	\$86.04	\$154.44	\$78,000	\$198.20	\$60,000	\$152.46
\$130,000	\$11.18	\$12.35	\$15.08	\$19.11	\$26.78	\$39.39	\$62.40	\$93.21	\$167.31	\$84,500	\$214.71	\$65,000	\$165.17
\$140,000	\$12.04	\$13.30	\$16.24	\$20.58	\$28.84	\$42.42	\$67.20	\$100.38	\$180.18	\$91,000	\$231.24	\$70,000	\$177.87
\$150,000	\$12.90	\$14.25	\$17.40	\$22.05	\$30.90	\$45.45	\$72.00	\$107.55	\$193.05	\$97,500	\$247.75	\$75,000	\$190.58
\$160,000	\$13.76	\$15.20	\$18.56	\$23.52	\$32.96	\$48.48	\$76.80	\$114.72	\$205.92	\$104,000	\$264.26	\$80,000	\$203.28
\$170,000	\$14.62	\$16.15	\$19.72	\$24.99	\$35.02	\$51.51	\$81.60	\$121.89	\$218.79	\$110,500	\$280.78	\$85,000	\$215.99
\$180,000	\$15.48	\$17.10	\$20.88	\$26.46	\$37.08	\$54.54	\$86.40	\$129.06	\$231.66	\$117,000	\$297.30	\$90,000	\$228.69
\$190,000	\$16.34	\$18.05	\$22.04	\$27.93	\$39.14	\$57.57	\$91.20	\$136.23	\$244.53	\$123,500	\$313.82	\$95,000	\$241.40
\$200,000	\$17.20	\$19.00	\$23.20	\$29.40	\$41.20	\$60.60	\$96.00	\$143.40	\$257.40	\$130,000	\$330.33	\$100,000	\$254.10
\$210,000	\$18.06	\$19.95	\$24.36	\$30.87	\$43.26	\$63.63	\$100.80	\$150.57	\$270.27	\$136,500	\$346.84	\$105,000	\$266.81
\$220,000	\$18.92	\$20.90	\$25.52	\$32.34	\$45.32	\$66.66	\$105.60	\$157.74	\$283.14	\$143,000	\$363.37	\$110,000	\$279.51
\$230,000	\$19.78	\$21.85	\$26.68	\$33.81	\$47.38	\$69.69	\$110.40	\$164.91	\$296.01	\$149,500	\$379.88	\$115,000	\$292.22
\$240,000	\$20.64	\$22.80	\$27.84	\$35.28	\$49.44	\$72.72	\$115.20	\$172.08	\$308.88	\$156,000	\$396.40	\$120,000	\$304.92
\$250,000	\$21.50	\$23.75	\$29.00	\$36.75	\$51.50	\$75.75	\$120.00	\$179.25	\$321.75	\$162,500	\$412.91	\$125,000	\$317.63
\$260,000	\$22.36	\$24.70	\$30.16	\$38.22	\$53.56	\$78.78	\$124.80	\$186.42	\$334.62	\$169,000	\$429.43	\$130,000	\$330.33
\$270,000	\$23.22	\$25.65	\$31.32	\$39.69	\$55.62	\$81.81	\$129.60	\$193.59	\$347.49	\$175,500	\$445.95	\$135,000	\$343.04
\$280,000	\$24.08	\$26.60	\$32.48	\$41.16	\$57.68	\$84.84	\$134.40	\$200.76	\$360.36	\$182,000	\$462.46	\$140,000	\$355.74
\$290,000	\$24.94	\$27.55	\$33.64	\$42.63	\$59.74	\$87.87	\$139.20	\$207.93	\$373.23	\$188,500	\$478.98	\$145,000	\$368.45
\$300,000	\$25.80	\$28.50	\$34.80	\$44.10	\$61.80	\$90.90	\$144.00	\$215.10	\$386.10	\$195,000	\$495.50	\$150,000	\$381.15
\$310,000	\$26.66	\$29.45	\$35.96	\$45.57	\$63.86	\$93.93	\$148.80	\$222.27	\$398.97	\$201,500	\$512.01	\$155,000	\$393.86
\$320,000	\$27.52	\$30.40	\$37.12	\$47.04	\$65.92	\$96.96	\$153.60	\$229.44	\$411.84	\$208,000	\$528.53	\$160,000	\$406.56
\$330,000	\$28.38	\$31.35	\$38.28	\$48.51	\$67.98	\$99.99	\$158.40	\$236.61	\$424.71	\$214,500	\$545.04	\$165,000	\$419.27
\$340,000	\$29.24	\$32.30	\$39.44	\$49.98	\$70.04	\$103.02	\$163.20	\$243.78	\$437.58	\$221,000	\$561.57	\$170,000	\$431.97
\$350,000	\$30.10	\$33.25	\$40.60	\$51.45	\$72.10	\$106.05	\$168.00	\$250.95	\$450.45	\$227,500	\$578.08	\$175,000	\$444.68
\$360,000	\$30.96	\$34.20	\$41.76	\$52.92	\$74.16	\$109.08	\$172.80	\$258.12	\$463.32	\$234,000	\$594.59	\$180,000	\$457.38
\$370,000	\$31.82	\$35.15	\$42.92	\$54.39	\$76.22	\$112.11	\$177.60	\$265.29	\$476.19	\$240,500	\$611.11	\$185,000	\$470.09
\$380,000	\$32.68	\$36.10	\$44.08	\$55.86	\$78.28	\$115.14	\$182.40	\$272.46	\$489.06	\$247,000	\$627.63	\$190,000	\$482.79
\$390,000	\$33.54	\$37.05	\$45.24	\$57.33	\$80.34	\$118.17	\$187.20	\$279.63	\$501.93	\$253,500	\$644.15	\$195,000	\$495.50
\$400,000	\$34.40	\$38.00	\$46.40	\$58.80	\$82.40	\$121.20	\$192.00	\$286.80	\$514.80	\$260,000	\$660.66	\$200,000	\$508.20
\$410,000	\$35.26	\$38.95	\$47.56	\$60.27	\$84.46	\$124.23	\$196.80	\$293.97	\$527.67	\$266,500	\$677.17	\$205,000	\$520.91

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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Voluntary-term life/AD&D - employee

Estimated employee monthly premium amounts

End of the rate guarantee period: 12/31/2026

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$420,000	\$36.12	\$39.90	\$48.72	\$61.74	\$86.52	\$127.26	\$201.60	\$301.14	\$540.54	\$273,000	\$693.70	\$210,000	\$533.61
\$430,000	\$36.98	\$40.85	\$49.88	\$63.21	\$88.58	\$130.29	\$206.40	\$308.31	\$553.41	\$279,500	\$710.21	\$215,000	\$546.32
\$440,000	\$37.84	\$41.80	\$51.04	\$64.68	\$90.64	\$133.32	\$211.20	\$315.48	\$566.28	\$286,000	\$726.73	\$220,000	\$559.02
\$450,000	\$38.70	\$42.75	\$52.20	\$66.15	\$92.70	\$136.35	\$216.00	\$322.65	\$579.15	\$292,500	\$743.24	\$225,000	\$571.73
\$460,000	\$39.56	\$43.70	\$53.36	\$67.62	\$94.76	\$139.38	\$220.80	\$329.82	\$592.02	\$299,000	\$759.76	\$230,000	\$584.43
\$470,000	\$40.42	\$44.65	\$54.52	\$69.09	\$96.82	\$142.41	\$225.60	\$336.99	\$604.89	\$305,500	\$776.28	\$235,000	\$597.14
\$480,000	\$41.28	\$45.60	\$55.68	\$70.56	\$98.88	\$145.44	\$230.40	\$344.16	\$617.76	\$312,000	\$792.79	\$240,000	\$609.84
\$490,000	\$42.14	\$46.55	\$56.84	\$72.03	\$100.94	\$148.47	\$235.20	\$351.33	\$630.63	\$318,500	\$809.31	\$245,000	\$622.55
\$500,000	\$43.00	\$47.50	\$58.00	\$73.50	\$103.00	\$151.50	\$240.00	\$358.50	\$643.50	\$325,000	\$825.83	\$250,000	\$635.25

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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Voluntary-term life/AD&D - spouse

Estimated spouse monthly premium amounts

End of the rate guarantee period: 12/31/2026

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$5,000	\$0.44	\$0.48	\$0.59	\$0.74	\$1.04	\$1.52	\$2.41	\$3.59	\$6.44	\$3,250	\$8.26	\$2,500	\$6.35
\$10,000	\$0.86	\$0.95	\$1.16	\$1.47	\$2.06	\$3.03	\$4.80	\$7.17	\$12.87	\$6,500	\$16.51	\$5,000	\$12.71
\$15,000	\$1.30	\$1.43	\$1.75	\$2.21	\$3.10	\$4.55	\$7.21	\$10.76	\$19.31	\$9,750	\$24.77	\$7,500	\$19.06
\$20,000	\$1.72	\$1.90	\$2.32	\$2.94	\$4.12	\$6.06	\$9.60	\$14.34	\$25.74	\$13,000	\$33.04	\$10,000	\$25.41
\$25,000	\$2.16	\$2.38	\$2.91	\$3.68	\$5.16	\$7.58	\$12.01	\$17.93	\$32.18	\$16,250	\$41.30	\$12,500	\$31.76
\$30,000	\$2.58	\$2.85	\$3.48	\$4.41	\$6.18	\$9.09	\$14.40	\$21.51	\$38.61	\$19,500	\$49.55	\$15,000	\$38.12
\$35,000	\$3.02	\$3.33	\$4.07	\$5.15	\$7.22	\$10.61	\$16.81	\$25.10	\$45.05	\$22,750	\$57.81	\$17,500	\$44.47
\$40,000	\$3.44	\$3.80	\$4.64	\$5.88	\$8.24	\$12.12	\$19.20	\$28.68	\$51.48	\$26,000	\$66.07	\$20,000	\$50.82
\$45,000	\$3.88	\$4.28	\$5.23	\$6.62	\$9.28	\$13.64	\$21.61	\$32.27	\$57.92	\$29,250	\$74.32	\$22,500	\$57.17
\$50,000	\$4.30	\$4.75	\$5.80	\$7.35	\$10.30	\$15.15	\$24.00	\$35.85	\$64.35	\$32,500	\$82.58	\$25,000	\$63.53
\$55,000	\$4.74	\$5.23	\$6.39	\$8.09	\$11.34	\$16.67	\$26.41	\$39.44	\$70.79	\$35,750	\$90.84	\$27,500	\$69.88
\$60,000	\$5.16	\$5.70	\$6.96	\$8.82	\$12.36	\$18.18	\$28.80	\$43.02	\$77.22	\$39,000	\$99.10	\$30,000	\$76.23
\$65,000	\$5.60	\$6.18	\$7.55	\$9.56	\$13.40	\$19.70	\$31.21	\$46.61	\$83.66	\$42,250	\$107.36	\$32,500	\$82.58
\$70,000	\$6.02	\$6.65	\$8.12	\$10.29	\$14.42	\$21.21	\$33.60	\$50.19	\$90.09	\$45,500	\$115.62	\$35,000	\$88.94
\$75,000	\$6.46	\$7.13	\$8.71	\$11.03	\$15.46	\$22.73	\$36.01	\$53.78	\$96.53	\$48,750	\$123.88	\$37,500	\$95.29
\$80,000	\$6.88	\$7.60	\$9.28	\$11.76	\$16.48	\$24.24	\$38.40	\$57.36	\$102.96	\$52,000	\$132.13	\$40,000	\$101.64
\$85,000	\$7.32	\$8.08	\$9.87	\$12.50	\$17.52	\$25.76	\$40.81	\$60.95	\$109.40	\$55,250	\$140.39	\$42,500	\$107.99
\$90,000	\$7.74	\$8.55	\$10.44	\$13.23	\$18.54	\$27.27	\$43.20	\$64.53	\$115.83	\$58,500	\$148.65	\$45,000	\$114.35
\$95,000	\$8.18	\$9.03	\$11.03	\$13.97	\$19.58	\$28.79	\$45.61	\$68.12	\$122.27	\$61,750	\$156.90	\$47,500	\$120.70
\$100,000	\$8.60	\$9.50	\$11.60	\$14.70	\$20.60	\$30.30	\$48.00	\$71.70	\$128.70	\$65,000	\$165.17	\$50,000	\$127.05

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**\$10,000** \$2.00

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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