

Owens Community College

Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 12/31/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70 & over
\$10,000	\$0.34	\$0.44	\$0.57	\$0.74	\$1.11	\$1.71	\$2.54	\$3.09	\$5.72	\$5,000	\$4.62
\$20,000	\$0.69	\$0.87	\$1.15	\$1.47	\$2.21	\$3.41	\$5.07	\$6.18	\$11.44	\$10,000	\$9.23
\$30,000	\$1.04	\$1.32	\$1.73	\$2.22	\$3.33	\$5.13	\$7.62	\$9.28	\$17.17	\$15,000	\$13.85
\$40,000	\$1.39	\$1.75	\$2.31	\$2.95	\$4.43	\$6.83	\$10.15	\$12.37	\$22.89	\$20,000	\$18.46
\$50,000	\$1.73	\$2.19	\$2.88	\$3.69	\$5.54	\$8.54	\$12.69	\$15.46	\$28.61	\$25,000	\$23.08
\$60,000	\$2.07	\$2.63	\$3.46	\$4.43	\$6.64	\$10.24	\$15.23	\$18.55	\$34.33	\$30,000	\$27.70
\$70,000	\$2.43	\$3.07	\$4.04	\$5.17	\$7.76	\$11.96	\$17.77	\$21.65	\$40.07	\$35,000	\$32.30
\$80,000	\$2.77	\$3.51	\$4.62	\$5.91	\$8.86	\$13.66	\$20.31	\$24.74	\$45.79	\$40,000	\$36.92
\$90,000	\$3.11	\$3.95	\$5.19	\$6.65	\$9.97	\$15.37	\$22.85	\$27.83	\$51.51	\$45,000	\$41.54
\$100,000	\$3.46	\$4.38	\$5.77	\$7.38	\$11.07	\$17.07	\$25.38	\$30.92	\$57.23	\$50,000	\$46.15
\$110,000	\$3.81	\$4.83	\$6.35	\$8.13	\$12.19	\$18.79	\$27.93	\$34.02	\$62.96	\$55,000	\$50.77
\$120,000	\$4.16	\$5.26	\$6.93	\$8.86	\$13.29	\$20.49	\$30.46	\$37.11	\$68.68	\$60,000	\$55.38
\$130,000	\$4.50	\$5.70	\$7.50	\$9.60	\$14.40	\$22.20	\$33.00	\$40.20	\$74.40	\$65,000	\$60.00
\$140,000	\$4.84	\$6.14	\$8.07	\$10.34	\$15.51	\$23.91	\$35.54	\$43.29	\$80.12	\$70,000	\$64.62
\$150,000	\$5.19	\$6.57	\$8.65	\$11.07	\$16.61	\$25.61	\$38.07	\$46.38	\$85.84	\$75,000	\$69.23
\$160,000	\$5.54	\$7.02	\$9.23	\$11.82	\$17.73	\$27.33	\$40.62	\$49.48	\$91.57	\$80,000	\$73.85
\$170,000	\$5.89	\$7.45	\$9.81	\$12.55	\$18.83	\$29.03	\$43.15	\$52.57	\$97.29	\$85,000	\$78.46
\$180,000	\$6.23	\$7.89	\$10.38	\$13.29	\$19.94	\$30.74	\$45.69	\$55.66	\$103.01	\$90,000	\$83.08
\$190,000	\$6.57	\$8.33	\$10.96	\$14.03	\$21.04	\$32.44	\$48.23	\$58.75	\$108.73	\$95,000	\$87.70
\$200,000	\$6.93	\$8.77	\$11.54	\$14.77	\$22.16	\$34.16	\$50.77	\$61.85	\$114.47	\$100,000	\$92.30
\$210,000	\$7.27	\$9.21	\$12.12	\$15.51	\$23.26	\$35.86	\$53.31	\$64.94	\$120.19	\$105,000	\$96.92
\$220,000	\$7.61	\$9.65	\$12.69	\$16.25	\$24.37	\$37.57	\$55.85	\$68.03	\$125.91	\$110,000	\$101.54
\$230,000	\$7.96	\$10.08	\$13.27	\$16.98	\$25.47	\$39.27	\$58.38	\$71.12	\$131.63	\$115,000	\$106.15
\$240,000	\$8.31	\$10.53	\$13.85	\$17.73	\$26.59	\$40.99	\$60.93	\$74.22	\$137.36	\$120,000	\$110.77
\$250,000	\$8.66	\$10.96	\$14.43	\$18.46	\$27.69	\$42.69	\$63.46	\$77.31	\$143.08	\$125,000	\$115.38
\$260,000	\$9.00	\$11.40	\$15.00	\$19.20	\$28.80	\$44.40	\$66.00	\$80.40	\$148.80	\$130,000	\$120.00
\$270,000	\$9.34	\$11.84	\$15.57	\$19.94	\$29.91	\$46.11	\$68.54	\$83.49	\$154.52	\$135,000	\$124.62
\$280,000	\$9.69	\$12.27	\$16.15	\$20.67	\$31.01	\$47.81	\$71.07	\$86.58	\$160.24	\$140,000	\$129.23
\$290,000	\$10.04	\$12.72	\$16.73	\$21.42	\$32.13	\$49.53	\$73.62	\$89.68	\$165.97	\$145,000	\$133.85
\$300,000	\$10.39	\$13.15	\$17.31	\$22.15	\$33.23	\$51.23	\$76.15	\$92.77	\$171.69	\$150,000	\$138.46
\$310,000	\$10.73	\$13.59	\$17.88	\$22.89	\$34.34	\$52.94	\$78.69	\$95.86	\$177.41	\$155,000	\$143.08
\$320,000	\$11.07	\$14.03	\$18.46	\$23.63	\$35.44	\$54.64	\$81.23	\$98.95	\$183.13	\$160,000	\$147.70

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

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Owens Community College

Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 12/31/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70 & over
\$330,000	\$11.43	\$14.47	\$19.04	\$24.37	\$36.56	\$56.36	\$83.77	\$102.05	\$188.87	\$165,000	\$152.30
\$340,000	\$11.77	\$14.91	\$19.62	\$25.11	\$37.66	\$58.06	\$86.31	\$105.14	\$194.59	\$170,000	\$156.92
\$350,000	\$12.11	\$15.35	\$20.19	\$25.85	\$38.77	\$59.77	\$88.85	\$108.23	\$200.31	\$175,000	\$161.54
\$360,000	\$12.46	\$15.78	\$20.77	\$26.58	\$39.87	\$61.47	\$91.38	\$111.32	\$206.03	\$180,000	\$166.15
\$370,000	\$12.81	\$16.23	\$21.35	\$27.33	\$40.99	\$63.19	\$93.93	\$114.42	\$211.76	\$185,000	\$170.77
\$380,000	\$13.16	\$16.66	\$21.93	\$28.06	\$42.09	\$64.89	\$96.46	\$117.51	\$217.48	\$190,000	\$175.38
\$390,000	\$13.50	\$17.10	\$22.50	\$28.80	\$43.20	\$66.60	\$99.00	\$120.60	\$223.20	\$195,000	\$180.00
\$400,000	\$13.84	\$17.54	\$23.07	\$29.54	\$44.31	\$68.31	\$101.54	\$123.69	\$228.92	\$200,000	\$184.62
\$410,000	\$14.19	\$17.97	\$23.65	\$30.27	\$45.41	\$70.01	\$104.07	\$126.78	\$234.64	\$205,000	\$189.23
\$420,000	\$14.54	\$18.42	\$24.23	\$31.02	\$46.53	\$71.73	\$106.62	\$129.88	\$240.37	\$210,000	\$193.85
\$430,000	\$14.89	\$18.85	\$24.81	\$31.75	\$47.63	\$73.43	\$109.15	\$132.97	\$246.09	\$215,000	\$198.46
\$440,000	\$15.23	\$19.29	\$25.38	\$32.49	\$48.74	\$75.14	\$111.69	\$136.06	\$251.81	\$220,000	\$203.08
\$450,000	\$15.57	\$19.73	\$25.96	\$33.23	\$49.84	\$76.84	\$114.23	\$139.15	\$257.53	\$225,000	\$207.70
\$460,000	\$15.93	\$20.17	\$26.54	\$33.97	\$50.96	\$78.56	\$116.77	\$142.25	\$263.27	\$230,000	\$212.30
\$470,000	\$16.27	\$20.61	\$27.12	\$34.71	\$52.06	\$80.26	\$119.31	\$145.34	\$268.99	\$235,000	\$216.92
\$480,000	\$16.61	\$21.05	\$27.69	\$35.45	\$53.17	\$81.97	\$121.85	\$148.43	\$274.71	\$240,000	\$221.54
\$490,000	\$16.96	\$21.48	\$28.27	\$36.18	\$54.27	\$83.67	\$124.38	\$151.52	\$280.43	\$245,000	\$226.15
\$500,000	\$17.31	\$21.93	\$28.85	\$36.93	\$55.39	\$85.39	\$126.93	\$154.62	\$286.16	\$250,000	\$230.77

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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Owens Community College

Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts

End of the rate guarantee period: 12/31/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70 & over
\$5,000	\$0.18	\$0.22	\$0.29	\$0.37	\$0.56	\$0.86	\$1.27	\$1.55	\$2.87	\$2,500	\$2.30
\$10,000	\$0.34	\$0.44	\$0.57	\$0.74	\$1.11	\$1.71	\$2.54	\$3.09	\$5.72	\$5,000	\$4.62
\$15,000	\$0.52	\$0.66	\$0.87	\$1.11	\$1.66	\$2.56	\$3.81	\$4.64	\$8.59	\$7,500	\$6.92
\$20,000	\$0.69	\$0.87	\$1.15	\$1.47	\$2.21	\$3.41	\$5.07	\$6.18	\$11.44	\$10,000	\$9.23
\$25,000	\$0.86	\$1.10	\$1.44	\$1.85	\$2.77	\$4.27	\$6.35	\$7.73	\$14.31	\$12,500	\$11.54
\$30,000	\$1.04	\$1.32	\$1.73	\$2.22	\$3.33	\$5.13	\$7.62	\$9.28	\$17.17	\$15,000	\$13.85
\$35,000	\$1.21	\$1.53	\$2.02	\$2.58	\$3.87	\$5.97	\$8.88	\$10.82	\$20.03	\$17,500	\$16.15
\$40,000	\$1.39	\$1.75	\$2.31	\$2.95	\$4.43	\$6.83	\$10.15	\$12.37	\$22.89	\$20,000	\$18.46
\$45,000	\$1.56	\$1.98	\$2.60	\$3.33	\$4.99	\$7.69	\$11.43	\$13.92	\$25.76	\$22,500	\$20.77
\$50,000	\$1.73	\$2.19	\$2.88	\$3.69	\$5.54	\$8.54	\$12.69	\$15.46	\$28.61	\$25,000	\$23.08
\$55,000	\$1.91	\$2.41	\$3.18	\$4.06	\$6.09	\$9.39	\$13.96	\$17.01	\$31.48	\$27,500	\$25.38
\$60,000	\$2.07	\$2.63	\$3.46	\$4.43	\$6.64	\$10.24	\$15.23	\$18.55	\$34.33	\$30,000	\$27.70
\$65,000	\$2.25	\$2.85	\$3.75	\$4.80	\$7.20	\$11.10	\$16.50	\$20.10	\$37.20	\$32,500	\$30.00
\$70,000	\$2.43	\$3.07	\$4.04	\$5.17	\$7.76	\$11.96	\$17.77	\$21.65	\$40.07	\$35,000	\$32.30
\$75,000	\$2.59	\$3.29	\$4.32	\$5.54	\$8.31	\$12.81	\$19.04	\$23.19	\$42.92	\$37,500	\$34.62
\$80,000	\$2.77	\$3.51	\$4.62	\$5.91	\$8.86	\$13.66	\$20.31	\$24.74	\$45.79	\$40,000	\$36.92
\$85,000	\$2.94	\$3.72	\$4.90	\$6.27	\$9.41	\$14.51	\$21.57	\$26.28	\$48.64	\$42,500	\$39.23
\$90,000	\$3.11	\$3.95	\$5.19	\$6.65	\$9.97	\$15.37	\$22.85	\$27.83	\$51.51	\$45,000	\$41.54
\$95,000	\$3.29	\$4.17	\$5.48	\$7.02	\$10.53	\$16.23	\$24.12	\$29.38	\$54.37	\$47,500	\$43.85
\$100,000	\$3.46	\$4.38	\$5.77	\$7.38	\$11.07	\$17.07	\$25.38	\$30.92	\$57.23	\$50,000	\$46.15
\$105,000	\$3.64	\$4.60	\$6.06	\$7.75	\$11.63	\$17.93	\$26.65	\$32.47	\$60.09	\$52,500	\$48.46
\$110,000	\$3.81	\$4.83	\$6.35	\$8.13	\$12.19	\$18.79	\$27.93	\$34.02	\$62.96	\$55,000	\$50.77
\$115,000	\$3.98	\$5.04	\$6.63	\$8.49	\$12.74	\$19.64	\$29.19	\$35.56	\$65.81	\$57,500	\$53.08
\$120,000	\$4.16	\$5.26	\$6.93	\$8.86	\$13.29	\$20.49	\$30.46	\$37.11	\$68.68	\$60,000	\$55.38
\$125,000	\$4.32	\$5.48	\$7.21	\$9.23	\$13.84	\$21.34	\$31.73	\$38.65	\$71.53	\$62,500	\$57.70
\$130,000	\$4.50	\$5.70	\$7.50	\$9.60	\$14.40	\$22.20	\$33.00	\$40.20	\$74.40	\$65,000	\$60.00
\$135,000	\$4.68	\$5.92	\$7.79	\$9.97	\$14.96	\$23.06	\$34.27	\$41.75	\$77.27	\$67,500	\$62.30
\$140,000	\$4.84	\$6.14	\$8.07	\$10.34	\$15.51	\$23.91	\$35.54	\$43.29	\$80.12	\$70,000	\$64.62
\$145,000	\$5.02	\$6.36	\$8.37	\$10.71	\$16.06	\$24.76	\$36.81	\$44.84	\$82.99	\$72,500	\$66.92
\$150,000	\$5.19	\$6.57	\$8.65	\$11.07	\$16.61	\$25.61	\$38.07	\$46.38	\$85.84	\$75,000	\$69.23
\$155,000	\$5.36	\$6.80	\$8.94	\$11.45	\$17.17	\$26.47	\$39.35	\$47.93	\$88.71	\$77,500	\$71.54
\$160,000	\$5.54	\$7.02	\$9.23	\$11.82	\$17.73	\$27.33	\$40.62	\$49.48	\$91.57	\$80,000	\$73.85

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Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts

End of the rate guarantee period: 12/31/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	Reduced benefit	70 & over
\$165,000	\$5.71	\$7.23	\$9.52	\$12.18	\$18.27	\$28.17	\$41.88	\$51.02	\$94.43	\$82,500	\$76.15
\$170,000	\$5.89	\$7.45	\$9.81	\$12.55	\$18.83	\$29.03	\$43.15	\$52.57	\$97.29	\$85,000	\$78.46
\$175,000	\$6.06	\$7.68	\$10.10	\$12.93	\$19.39	\$29.89	\$44.43	\$54.12	\$100.16	\$87,500	\$80.77
\$180,000	\$6.23	\$7.89	\$10.38	\$13.29	\$19.94	\$30.74	\$45.69	\$55.66	\$103.01	\$90,000	\$83.08
\$185,000	\$6.41	\$8.11	\$10.68	\$13.66	\$20.49	\$31.59	\$46.96	\$57.21	\$105.88	\$92,500	\$85.38
\$190,000	\$6.57	\$8.33	\$10.96	\$14.03	\$21.04	\$32.44	\$48.23	\$58.75	\$108.73	\$95,000	\$87.70
\$195,000	\$6.75	\$8.55	\$11.25	\$14.40	\$21.60	\$33.30	\$49.50	\$60.30	\$111.60	\$97,500	\$90.00
\$200,000	\$6.93	\$8.77	\$11.54	\$14.77	\$22.16	\$34.16	\$50.77	\$61.85	\$114.47	\$100,000	\$92.30
\$205,000	\$7.09	\$8.99	\$11.82	\$15.14	\$22.71	\$35.01	\$52.04	\$63.39	\$117.32	\$102,500	\$94.62
\$210,000	\$7.27	\$9.21	\$12.12	\$15.51	\$23.26	\$35.86	\$53.31	\$64.94	\$120.19	\$105,000	\$96.92
\$215,000	\$7.44	\$9.42	\$12.40	\$15.87	\$23.81	\$36.71	\$54.57	\$66.48	\$123.04	\$107,500	\$99.23
\$220,000	\$7.61	\$9.65	\$12.69	\$16.25	\$24.37	\$37.57	\$55.85	\$68.03	\$125.91	\$110,000	\$101.54
\$225,000	\$7.79	\$9.87	\$12.98	\$16.62	\$24.93	\$38.43	\$57.12	\$69.58	\$128.77	\$112,500	\$103.85
\$230,000	\$7.96	\$10.08	\$13.27	\$16.98	\$25.47	\$39.27	\$58.38	\$71.12	\$131.63	\$115,000	\$106.15
\$235,000	\$8.14	\$10.30	\$13.56	\$17.35	\$26.03	\$40.13	\$59.65	\$72.67	\$134.49	\$117,500	\$108.46
\$240,000	\$8.31	\$10.53	\$13.85	\$17.73	\$26.59	\$40.99	\$60.93	\$74.22	\$137.36	\$120,000	\$110.77
\$245,000	\$8.48	\$10.74	\$14.13	\$18.09	\$27.14	\$41.84	\$62.19	\$75.76	\$140.21	\$122,500	\$113.08
\$250,000	\$8.66	\$10.96	\$14.43	\$18.46	\$27.69	\$42.69	\$63.46	\$77.31	\$143.08	\$125,000	\$115.38

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

\$5,000	\$0.46
\$10,000	\$0.92

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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