City of Redlands

Voluntary-term life/AD&D - employee (non-smoker)

Estimated employee monthly premium amounts
End of the rate guarantee period: 1/1/2029

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
$10,000	$0.90	$0.90	$1.10	$1.70	$2.50	$3.80	$5.80	$6.80
$20,000	$1.80	$1.80	$2.20	$3.40	$5.00	$7.60	$11.60	$13.60
$30,000	$2.70	$2.70	$3.30	$5.10	$7.50	$11.40	$17.40	$20.40
$40,000	$3.60	$3.60	$4.40	$6.80	$10.00	$15.20	$23.20	$27.20
$50,000	$4.50	$4.50	$5.50	$8.50	$12.50	$19.00	$29.00	$34.00
$60,000	$5.40	$5.40	$6.60	$10.20	$15.00	$22.80	$34.80	$40.80
$70,000	$6.30	$6.30	$7.70	$11.90	$17.50	$26.60	$40.60	$47.60
$80,000	$7.20	$7.20	$8.80	$13.60	$20.00	$30.40	$46.40	$54.40
$90,000	$8.10	$8.10	$9.90	$15.30	$22.50	$34.20	$52.20	$61.20
$100,000	$9.00	$9.00	$11.00	$17.00	$25.00	$38.00	$58.00	$68.00
$110,000	$9.90	$9.90	$12.10	$18.70	$27.50	$41.80	$63.80	$74.80
$120,000	$10.80	$10.80	$13.20	$20.40	$30.00	$45.60	$69.60	$81.60
$130,000	$11.70	$11.70	$14.30	$22.10	$32.50	$49.40	$75.40	$88.40
$140,000	$12.60	$12.60	$15.40	$23.80	$35.00	$53.20	$81.20	$95.20
$150,000	$13.50	$13.50	$16.50	$25.50	$37.50	$57.00	$87.00	$102.00
$160,000	$14.40	$14.40	$17.60	$27.20	$40.00	$60.80	$92.80	$108.80
$170,000	$15.30	$15.30	$18.70	$28.90	$42.50	$64.60	$98.60	$115.60
$180,000	$16.20	$16.20	$19.80	$30.60	$45.00	$68.40	$104.40	$122.40
$190,000	$17.10	$17.10	$20.90	$32.30	$47.50	$72.20	$110.20	$129.20
$200,000	$18.00	$18.00	$22.00	$34.00	$50.00	$76.00	$116.00	$136.00
$210,000	$18.90	$18.90	$23.10	$35.70	$52.50	$79.80	$121.80	$142.80
$220,000	$19.80	$19.80	$24.20	$37.40	$55.00	$83.60	$127.60	$149.60
$230,000	$20.70	$20.70	$25.30	$39.10	$57.50	$87.40	$133.40	$156.40
$240,000	$21.60	$21.60	$26.40	$40.80	$60.00	$91.20	$139.20	$163.20
$250,000	$22.50	$22.50	$27.50	$42.50	$62.50	$95.00	$145.00	$170.00
$260,000	$23.40	$23.40	$28.60	$44.20	$65.00	$98.80	$150.80	$176.80
$270,000	$24.30	$24.30	$29.70	$45.90	$67.50	$102.60	$156.60	$183.60
$280,000	$25.20	$25.20	$30.80	$47.60	$70.00	$106.40	$162.40	$190.40
$290,000	$26.10	$26.10	$31.90	$49.30	$72.50	$110.20	$168.20	$197.20
$300,000	$27.00	$27.00	$33.00	$51.00	$75.00	$114.00	$174.00	$204.00
$310,000	$27.90	$27.90	$34.10	$52.70	$77.50	$117.80	$179.80	$210.80
$320,000	$28.80	$28.80	$35.20	$54.40	$80.00	$121.60	$185.60	$217.60
$330,000	$29.70	$29.70	$36.30	$56.10	$82.50	$125.40	$191.40	$224.40
$340,000	$30.60	$30.60	$37.40	$57.80	$85.00	$129.20	$197.20	$231.20
$350,000	$31.50	$31.50	$38.50	$59.50	$87.50	$133.00	$203.00	$238.00
$360,000	$32.40	$32.40	$39.60	$61.20	$90.00	$136.80	$208.80	$244.80
$370,000	$33.30	$33.30	$40.70	$62.90	$92.50	$140.60	$214.60	$251.60

Reduced benefit	65-69
$6,500	$8.51
$13,000	$17.04
$19,500	$25.55
$26,000	$34.06
$32,500	$42.57
$39,000	$51.10
$45,500	$59.61
$52,000	$68.12
$58,500	$76.63
$65,000	$85.16
$71,500	$93.67
$78,000	$102.18
$84,500	$110.69
$91,000	$119.22
$97,500	$127.73
$104,000	$136.24
$110,500	$144.75
$117,000	$153.28
$123,500	$161.79
$130,000	$170.30
$136,500	$178.81
$143,000	$187.34
$149,500	$195.85
$156,000	$204.36
$162,500	$212.87
$169,000	$221.40
$175,500	$229.91
$182,000	$238.42
$188,500	$246.93
$195,000	$255.46
$201,500	$263.97
$208,000	$272.48
$214,500	$280.99
$221,000	$289.52
$227,500	$298.03
$234,000	$306.54
$240,500	$315.05

Reduced benefit	70 & over
$5,000	$6.56
$10,000	$13.10
$15,000	$19.66
$20,000	$26.20
$25,000	$32.76
$30,000	$39.30
$35,000	$45.86
$40,000	$52.40
$45,000	$58.96
$50,000	$65.50
$55,000	$72.06
$60,000	$78.60
$65,000	$85.16
$70,000	$91.70
$75,000	$98.26
$80,000	$104.80
$85,000	$111.36
$90,000	$117.90
$95,000	$124.46
$100,000	$131.00
$105,000	$137.56
$110,000	$144.10
$115,000	$150.66
$120,000	$157.20
$125,000	$163.76
$130,000	$170.30
$135,000	$176.86
$140,000	$183.40
$145,000	$189.96
$150,000	$196.50
$155,000	$203.06
$160,000	$209.60
$165,000	$216.16
$170,000	$222.70
$175,000	$229.26
$180,000	$235.80
$185,000	$242.36

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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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City of Redlands

Voluntary-term life/AD&D - employee (non-smoker)

Estimated employee monthly premium amounts
End of the rate guarantee period: 1/1/2029

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
$380,000	$34.20	$34.20	$41.80	$64.60	$95.00	$144.40	$220.40	$258.40
$390,000	$35.10	$35.10	$42.90	$66.30	$97.50	$148.20	$226.20	$265.20
$400,000	$36.00	$36.00	$44.00	$68.00	$100.00	$152.00	$232.00	$272.00
$410,000	$36.90	$36.90	$45.10	$69.70	$102.50	$155.80	$237.80	$278.80
$420,000	$37.80	$37.80	$46.20	$71.40	$105.00	$159.60	$243.60	$285.60
$430,000	$38.70	$38.70	$47.30	$73.10	$107.50	$163.40	$249.40	$292.40
$440,000	$39.60	$39.60	$48.40	$74.80	$110.00	$167.20	$255.20	$299.20
$450,000	$40.50	$40.50	$49.50	$76.50	$112.50	$171.00	$261.00	$306.00
$460,000	$41.40	$41.40	$50.60	$78.20	$115.00	$174.80	$266.80	$312.80
$470,000	$42.30	$42.30	$51.70	$79.90	$117.50	$178.60	$272.60	$319.60
$480,000	$43.20	$43.20	$52.80	$81.60	$120.00	$182.40	$278.40	$326.40
$490,000	$44.10	$44.10	$53.90	$83.30	$122.50	$186.20	$284.20	$333.20
$500,000	$45.00	$45.00	$55.00	$85.00	$125.00	$190.00	$290.00	$340.00
$510,000	$45.90	$45.90	$56.10	$86.70	$127.50	$193.80	$295.80	$346.80
$520,000	$46.80	$46.80	$57.20	$88.40	$130.00	$197.60	$301.60	$353.60
$530,000	$47.70	$47.70	$58.30	$90.10	$132.50	$201.40	$307.40	$360.40
$540,000	$48.60	$48.60	$59.40	$91.80	$135.00	$205.20	$313.20	$367.20
$550,000	$49.50	$49.50	$60.50	$93.50	$137.50	$209.00	$319.00	$374.00
$560,000	$50.40	$50.40	$61.60	$95.20	$140.00	$212.80	$324.80	$380.80
$570,000	$51.30	$51.30	$62.70	$96.90	$142.50	$216.60	$330.60	$387.60
$580,000	$52.20	$52.20	$63.80	$98.60	$145.00	$220.40	$336.40	$394.40
$590,000	$53.10	$53.10	$64.90	$100.30	$147.50	$224.20	$342.20	$401.20
$600,000	$54.00	$54.00	$66.00	$102.00	$150.00	$228.00	$348.00	$408.00

Reduced benefit	65-69
$247,000	$323.58
$253,500	$332.09
$260,000	$340.60
$266,500	$349.11
$273,000	$357.64
$279,500	$366.15
$286,000	$374.66
$292,500	$383.17
$299,000	$391.70
$305,500	$400.21
$312,000	$408.72
$318,500	$417.23
$325,000	$425.76
$331,500	$434.27
$338,000	$442.78
$344,500	$451.29
$351,000	$459.82
$357,500	$468.33
$364,000	$476.84
$370,500	$485.35
$377,000	$493.88
$383,500	$502.39
$390,000	$510.90

Reduced benefit	70 & over
$190,000	$248.90
$195,000	$255.46
$200,000	$262.00
$205,000	$268.56
$210,000	$275.10
$215,000	$281.66
$220,000	$288.20
$225,000	$294.76
$230,000	$301.30
$235,000	$307.86
$240,000	$314.40
$245,000	$320.96
$250,000	$327.50
$255,000	$334.06
$260,000	$340.60
$265,000	$347.16
$270,000	$353.70
$275,000	$360.26
$280,000	$366.80
$285,000	$373.36
$290,000	$379.90
$295,000	$386.46
$300,000	$393.00

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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City of Redlands

Voluntary-term life/AD&D - spouse (non-smoker)

Estimated spouse monthly premium amounts
End of the rate guarantee period: 1/1/2029

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	$0.46	$0.46	$0.56	$0.86	$1.26	$1.91	$2.91	$3.41	**$3,250**	$4.26	**$2,500**	$3.27
$10,000	$0.90	$0.90	$1.10	$1.70	$2.50	$3.80	$5.80	$6.80	**$6,500**	$8.51	**$5,000**	$6.56
$15,000	$1.36	$1.36	$1.66	$2.56	$3.76	$5.71	$8.71	$10.21	**$9,750**	$12.77	**$7,500**	$9.83
$20,000	$1.80	$1.80	$2.20	$3.40	$5.00	$7.60	$11.60	$13.60	**$13,000**	$17.04	**$10,000**	$13.10
$25,000	$2.26	$2.26	$2.76	$4.26	$6.26	$9.51	$14.51	$17.01	**$16,250**	$21.29	**$12,500**	$16.37
$30,000	$2.70	$2.70	$3.30	$5.10	$7.50	$11.40	$17.40	$20.40	**$19,500**	$25.55	**$15,000**	$19.66
$35,000	$3.16	$3.16	$3.86	$5.96	$8.76	$13.31	$20.31	$23.81	**$22,750**	$29.80	**$17,500**	$22.93
$40,000	$3.60	$3.60	$4.40	$6.80	$10.00	$15.20	$23.20	$27.20	**$26,000**	$34.06	**$20,000**	$26.20
$45,000	$4.06	$4.06	$4.96	$7.66	$11.26	$17.11	$26.11	$30.61	**$29,250**	$38.32	**$22,500**	$29.47
$50,000	$4.50	$4.50	$5.50	$8.50	$12.50	$19.00	$29.00	$34.00	**$32,500**	$42.57	**$25,000**	$32.76
$55,000	$4.96	$4.96	$6.06	$9.36	$13.76	$20.91	$31.91	$37.41	**$35,750**	$46.83	**$27,500**	$36.03
$60,000	$5.40	$5.40	$6.60	$10.20	$15.00	$22.80	$34.80	$40.80	**$39,000**	$51.10	**$30,000**	$39.30
$65,000	$5.86	$5.86	$7.16	$11.06	$16.26	$24.71	$37.71	$44.21	**$42,250**	$55.35	**$32,500**	$42.57
$70,000	$6.30	$6.30	$7.70	$11.90	$17.50	$26.60	$40.60	$47.60	**$45,500**	$59.61	**$35,000**	$45.86
$75,000	$6.76	$6.76	$8.26	$12.76	$18.76	$28.51	$43.51	$51.01	**$48,750**	$63.86	**$37,500**	$49.13
$80,000	$7.20	$7.20	$8.80	$13.60	$20.00	$30.40	$46.40	$54.40	**$52,000**	$68.12	**$40,000**	$52.40
$85,000	$7.66	$7.66	$9.36	$14.46	$21.26	$32.31	$49.31	$57.81	**$55,250**	$72.38	**$42,500**	$55.67
$90,000	$8.10	$8.10	$9.90	$15.30	$22.50	$34.20	$52.20	$61.20	**$58,500**	$76.63	**$45,000**	$58.96
$95,000	$8.56	$8.56	$10.46	$16.16	$23.76	$36.11	$55.11	$64.61	**$61,750**	$80.89	**$47,500**	$62.23
$100,000	$9.00	$9.00	$11.00	$17.00	$25.00	$38.00	$58.00	$68.00	**$65,000**	$85.16	**$50,000**	$65.50
$105,000	$9.46	$9.46	$11.56	$17.86	$26.26	$39.91	$60.91	$71.41	**$68,250**	$89.41	**$52,500**	$68.77
$110,000	$9.90	$9.90	$12.10	$18.70	$27.50	$41.80	$63.80	$74.80	**$71,500**	$93.67	**$55,000**	$72.06
$115,000	$10.36	$10.36	$12.66	$19.56	$28.76	$43.71	$66.71	$78.21	**$74,750**	$97.92	**$57,500**	$75.33
$120,000	$10.80	$10.80	$13.20	$20.40	$30.00	$45.60	$69.60	$81.60	**$78,000**	$102.18	**$60,000**	$78.60
$125,000	$11.26	$11.26	$13.76	$21.26	$31.26	$47.51	$72.51	$85.01	**$81,250**	$106.44	**$62,500**	$81.87
$130,000	$11.70	$11.70	$14.30	$22.10	$32.50	$49.40	$75.40	$88.40	**$84,500**	$110.69	**$65,000**	$85.16
$135,000	$12.16	$12.16	$14.86	$22.96	$33.76	$51.31	$78.31	$91.81	**$87,750**	$114.95	**$67,500**	$88.43
$140,000	$12.60	$12.60	$15.40	$23.80	$35.00	$53.20	$81.20	$95.20	**$91,000**	$119.22	**$70,000**	$91.70
$145,000	$13.06	$13.06	$15.96	$24.66	$36.26	$55.11	$84.11	$98.61	**$94,250**	$123.47	**$72,500**	$94.97
$150,000	$13.50	$13.50	$16.50	$25.50	$37.50	$57.00	$87.00	$102.00	**$97,500**	$127.73	**$75,000**	$98.26
$155,000	$13.96	$13.96	$17.06	$26.36	$38.76	$58.91	$89.91	$105.41	**$100,750**	$131.98	**$77,500**	$101.53
$160,000	$14.40	$14.40	$17.60	$27.20	$40.00	$60.80	$92.80	$108.80	**$104,000**	$136.24	**$80,000**	$104.80
$165,000	$14.86	$14.86	$18.16	$28.06	$41.26	$62.71	$95.71	$112.21	**$107,250**	$140.50	**$82,500**	$108.07
$170,000	$15.30	$15.30	$18.70	$28.90	$42.50	$64.60	$98.60	$115.60	**$110,500**	$144.75	**$85,000**	$111.36
$175,000	$15.76	$15.76	$19.26	$29.76	$43.76	$66.51	$101.51	$119.01	**$113,750**	$149.01	**$87,500**	$114.63
$180,000	$16.20	$16.20	$19.80	$30.60	$45.00	$68.40	$104.40	$122.40	**$117,000**	$153.28	**$90,000**	$117.90
$185,000	$16.66	$16.66	$20.36	$31.46	$46.26	$70.31	$107.31	$125.81	**$120,250**	$157.53	**$92,500**	$121.17

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City of Redlands

Voluntary-term life/AD&D - spouse (non-smoker)

Estimated spouse monthly premium amounts
End of the rate guarantee period: 1/1/2029

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	$17.10	$17.10	$20.90	$32.30	$47.50	$72.20	$110.20	$129.20	**$123,500**	$161.79	**$95,000**	$124.46
$195,000	$17.56	$17.56	$21.46	$33.16	$48.76	$74.11	$113.11	$132.61	**$126,750**	$166.04	**$97,500**	$127.73
$200,000	$18.00	$18.00	$22.00	$34.00	$50.00	$76.00	$116.00	$136.00	**$130,000**	$170.30	**$100,000**	$131.00
$205,000	$18.46	$18.46	$22.56	$34.86	$51.26	$77.91	$118.91	$139.41	**$133,250**	$174.56	**$102,500**	$134.27
$210,000	$18.90	$18.90	$23.10	$35.70	$52.50	$79.80	$121.80	$142.80	**$136,500**	$178.81	**$105,000**	$137.56
$215,000	$19.36	$19.36	$23.66	$36.56	$53.76	$81.71	$124.71	$146.21	**$139,750**	$183.07	**$107,500**	$140.83
$220,000	$19.80	$19.80	$24.20	$37.40	$55.00	$83.60	$127.60	$149.60	**$143,000**	$187.34	**$110,000**	$144.10
$225,000	$20.26	$20.26	$24.76	$38.26	$56.26	$85.51	$130.51	$153.01	**$146,250**	$191.59	**$112,500**	$147.37
$230,000	$20.70	$20.70	$25.30	$39.10	$57.50	$87.40	$133.40	$156.40	**$149,500**	$195.85	**$115,000**	$150.66
$235,000	$21.16	$21.16	$25.86	$39.96	$58.76	$89.31	$136.31	$159.81	**$152,750**	$200.10	**$117,500**	$153.93
$240,000	$21.60	$21.60	$26.40	$40.80	$60.00	$91.20	$139.20	$163.20	**$156,000**	$204.36	**$120,000**	$157.20
$245,000	$22.06	$22.06	$26.96	$41.66	$61.26	$93.11	$142.11	$166.61	**$159,250**	$208.62	**$122,500**	$160.47
$250,000	$22.50	$22.50	$27.50	$42.50	$62.50	$95.00	$145.00	$170.00	**$162,500**	$212.87	**$125,000**	$163.76

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	$1.20
$5,000	$0.60

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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City of Redlands

Voluntary-term life/AD&D - employee (smoker)

Estimated employee monthly premium amounts
End of the rate guarantee period: 1/1/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
$10,000	$1.30	$1.50	$1.90	$3.10	$5.00	$7.90	$11.80	$12.70
$20,000	$2.60	$3.00	$3.80	$6.20	$10.00	$15.80	$23.60	$25.40
$30,000	$3.90	$4.50	$5.70	$9.30	$15.00	$23.70	$35.40	$38.10
$40,000	$5.20	$6.00	$7.60	$12.40	$20.00	$31.60	$47.20	$50.80
$50,000	$6.50	$7.50	$9.50	$15.50	$25.00	$39.50	$59.00	$63.50
$60,000	$7.80	$9.00	$11.40	$18.60	$30.00	$47.40	$70.80	$76.20
$70,000	$9.10	$10.50	$13.30	$21.70	$35.00	$55.30	$82.60	$88.90
$80,000	$10.40	$12.00	$15.20	$24.80	$40.00	$63.20	$94.40	$101.60
$90,000	$11.70	$13.50	$17.10	$27.90	$45.00	$71.10	$106.20	$114.30
$100,000	$13.00	$15.00	$19.00	$31.00	$50.00	$79.00	$118.00	$127.00
$110,000	$14.30	$16.50	$20.90	$34.10	$55.00	$86.90	$129.80	$139.70
$120,000	$15.60	$18.00	$22.80	$37.20	$60.00	$94.80	$141.60	$152.40
$130,000	$16.90	$19.50	$24.70	$40.30	$65.00	$102.70	$153.40	$165.10
$140,000	$18.20	$21.00	$26.60	$43.40	$70.00	$110.60	$165.20	$177.80
$150,000	$19.50	$22.50	$28.50	$46.50	$75.00	$118.50	$177.00	$190.50
$160,000	$20.80	$24.00	$30.40	$49.60	$80.00	$126.40	$188.80	$203.20
$170,000	$22.10	$25.50	$32.30	$52.70	$85.00	$134.30	$200.60	$215.90
$180,000	$23.40	$27.00	$34.20	$55.80	$90.00	$142.20	$212.40	$228.60
$190,000	$24.70	$28.50	$36.10	$58.90	$95.00	$150.10	$224.20	$241.30
$200,000	$26.00	$30.00	$38.00	$62.00	$100.00	$158.00	$236.00	$254.00
$210,000	$27.30	$31.50	$39.90	$65.10	$105.00	$165.90	$247.80	$266.70
$220,000	$28.60	$33.00	$41.80	$68.20	$110.00	$173.80	$259.60	$279.40
$230,000	$29.90	$34.50	$43.70	$71.30	$115.00	$181.70	$271.40	$292.10
$240,000	$31.20	$36.00	$45.60	$74.40	$120.00	$189.60	$283.20	$304.80
$250,000	$32.50	$37.50	$47.50	$77.50	$125.00	$197.50	$295.00	$317.50
$260,000	$33.80	$39.00	$49.40	$80.60	$130.00	$205.40	$306.80	$330.20
$270,000	$35.10	$40.50	$51.30	$83.70	$135.00	$213.30	$318.60	$342.90
$280,000	$36.40	$42.00	$53.20	$86.80	$140.00	$221.20	$330.40	$355.60
$290,000	$37.70	$43.50	$55.10	$89.90	$145.00	$229.10	$342.20	$368.30
$300,000	$39.00	$45.00	$57.00	$93.00	$150.00	$237.00	$354.00	$381.00
$310,000	$40.30	$46.50	$58.90	$96.10	$155.00	$244.90	$365.80	$393.70
$320,000	$41.60	$48.00	$60.80	$99.20	$160.00	$252.80	$377.60	$406.40
$330,000	$42.90	$49.50	$62.70	$102.30	$165.00	$260.70	$389.40	$419.10
$340,000	$44.20	$51.00	$64.60	$105.40	$170.00	$268.60	$401.20	$431.80
$350,000	$45.50	$52.50	$66.50	$108.50	$175.00	$276.50	$413.00	$444.50
$360,000	$46.80	$54.00	$68.40	$111.60	$180.00	$284.40	$424.80	$457.20
$370,000	$48.10	$55.50	$70.30	$114.70	$185.00	$292.30	$436.60	$469.90

Reduced benefit	65-69
$6,500	$8.25
$13,000	$16.52
$19,500	$24.77
$26,000	$33.02
$32,500	$41.27
$39,000	$49.54
$45,500	$57.79
$52,000	$66.04
$58,500	$74.29
$65,000	$82.56
$71,500	$90.81
$78,000	$99.06
$84,500	$107.31
$91,000	$115.58
$97,500	$123.83
$104,000	$132.08
$110,500	$140.33
$117,000	$148.60
$123,500	$156.85
$130,000	$165.10
$136,500	$173.35
$143,000	$181.62
$149,500	$189.87
$156,000	$198.12
$162,500	$206.37
$169,000	$214.64
$175,500	$222.89
$182,000	$231.14
$188,500	$239.39
$195,000	$247.66
$201,500	$255.91
$208,000	$264.16
$214,500	$272.41
$221,000	$280.68
$227,500	$288.93
$234,000	$297.18
$240,500	$305.43

Reduced benefit	70 & over
$5,000	$11.46
$10,000	$22.90
$15,000	$34.36
$20,000	$45.80
$25,000	$57.26
$30,000	$68.70
$35,000	$80.16
$40,000	$91.60
$45,000	$103.06
$50,000	$114.50
$55,000	$125.96
$60,000	$137.40
$65,000	$148.86
$70,000	$160.30
$75,000	$171.76
$80,000	$183.20
$85,000	$194.66
$90,000	$206.10
$95,000	$217.56
$100,000	$229.00
$105,000	$240.46
$110,000	$251.90
$115,000	$263.36
$120,000	$274.80
$125,000	$286.26
$130,000	$297.70
$135,000	$309.16
$140,000	$320.60
$145,000	$332.06
$150,000	$343.50
$155,000	$354.96
$160,000	$366.40
$165,000	$377.86
$170,000	$389.30
$175,000	$400.76
$180,000	$412.20
$185,000	$423.66

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City of Redlands

Voluntary-term life/AD&D - employee (smoker)

Estimated employee monthly premium amounts
End of the rate guarantee period: 1/1/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
$380,000	$49.40	$57.00	$72.20	$117.80	$190.00	$300.20	$448.40	$482.60
$390,000	$50.70	$58.50	$74.10	$120.90	$195.00	$308.10	$460.20	$495.30
$400,000	$52.00	$60.00	$76.00	$124.00	$200.00	$316.00	$472.00	$508.00
$410,000	$53.30	$61.50	$77.90	$127.10	$205.00	$323.90	$483.80	$520.70
$420,000	$54.60	$63.00	$79.80	$130.20	$210.00	$331.80	$495.60	$533.40
$430,000	$55.90	$64.50	$81.70	$133.30	$215.00	$339.70	$507.40	$546.10
$440,000	$57.20	$66.00	$83.60	$136.40	$220.00	$347.60	$519.20	$558.80
$450,000	$58.50	$67.50	$85.50	$139.50	$225.00	$355.50	$531.00	$571.50
$460,000	$59.80	$69.00	$87.40	$142.60	$230.00	$363.40	$542.80	$584.20
$470,000	$61.10	$70.50	$89.30	$145.70	$235.00	$371.30	$554.60	$596.90
$480,000	$62.40	$72.00	$91.20	$148.80	$240.00	$379.20	$566.40	$609.60
$490,000	$63.70	$73.50	$93.10	$151.90	$245.00	$387.10	$578.20	$622.30
$500,000	$65.00	$75.00	$95.00	$155.00	$250.00	$395.00	$590.00	$635.00
$510,000	$66.30	$76.50	$96.90	$158.10	$255.00	$402.90	$601.80	$647.70
$520,000	$67.60	$78.00	$98.80	$161.20	$260.00	$410.80	$613.60	$660.40
$530,000	$68.90	$79.50	$100.70	$164.30	$265.00	$418.70	$625.40	$673.10
$540,000	$70.20	$81.00	$102.60	$167.40	$270.00	$426.60	$637.20	$685.80
$550,000	$71.50	$82.50	$104.50	$170.50	$275.00	$434.50	$649.00	$698.50
$560,000	$72.80	$84.00	$106.40	$173.60	$280.00	$442.40	$660.80	$711.20
$570,000	$74.10	$85.50	$108.30	$176.70	$285.00	$450.30	$672.60	$723.90
$580,000	$75.40	$87.00	$110.20	$179.80	$290.00	$458.20	$684.40	$736.60
$590,000	$76.70	$88.50	$112.10	$182.90	$295.00	$466.10	$696.20	$749.30
$600,000	$78.00	$90.00	$114.00	$186.00	$300.00	$474.00	$708.00	$762.00

Reduced benefit	65-69
$247,000	$313.70
$253,500	$321.95
$260,000	$330.20
$266,500	$338.45
$273,000	$346.72
$279,500	$354.97
$286,000	$363.22
$292,500	$371.47
$299,000	$379.74
$305,500	$387.99
$312,000	$396.24
$318,500	$404.49
$325,000	$412.76
$331,500	$421.01
$338,000	$429.26
$344,500	$437.51
$351,000	$445.78
$357,500	$454.03
$364,000	$462.28
$370,500	$470.53
$377,000	$478.80
$383,500	$487.05
$390,000	$495.30

Reduced benefit	70 & over
$190,000	$435.10
$195,000	$446.56
$200,000	$458.00
$205,000	$469.46
$210,000	$480.90
$215,000	$492.36
$220,000	$503.80
$225,000	$515.26
$230,000	$526.70
$235,000	$538.16
$240,000	$549.60
$245,000	$561.06
$250,000	$572.50
$255,000	$583.96
$260,000	$595.40
$265,000	$606.86
$270,000	$618.30
$275,000	$629.76
$280,000	$641.20
$285,000	$652.66
$290,000	$664.10
$295,000	$675.56
$300,000	$687.00

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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City of Redlands

Voluntary-term life/AD&D - spouse (smoker)

Estimated spouse monthly premium amounts
End of the rate guarantee period: 1/1/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
$5,000	$0.66	$0.76	$0.96	$1.56	$2.51	$3.96	$5.91	$6.36
$10,000	$1.30	$1.50	$1.90	$3.10	$5.00	$7.90	$11.80	$12.70
$15,000	$1.96	$2.26	$2.86	$4.66	$7.51	$11.86	$17.71	$19.06
$20,000	$2.60	$3.00	$3.80	$6.20	$10.00	$15.80	$23.60	$25.40
$25,000	$3.26	$3.76	$4.76	$7.76	$12.51	$19.76	$29.51	$31.76
$30,000	$3.90	$4.50	$5.70	$9.30	$15.00	$23.70	$35.40	$38.10
$35,000	$4.56	$5.26	$6.66	$10.86	$17.51	$27.66	$41.31	$44.46
$40,000	$5.20	$6.00	$7.60	$12.40	$20.00	$31.60	$47.20	$50.80
$45,000	$5.86	$6.76	$8.56	$13.96	$22.51	$35.56	$53.11	$57.16
$50,000	$6.50	$7.50	$9.50	$15.50	$25.00	$39.50	$59.00	$63.50
$55,000	$7.16	$8.26	$10.46	$17.06	$27.51	$43.46	$64.91	$69.86
$60,000	$7.80	$9.00	$11.40	$18.60	$30.00	$47.40	$70.80	$76.20
$65,000	$8.46	$9.76	$12.36	$20.16	$32.51	$51.36	$76.71	$82.56
$70,000	$9.10	$10.50	$13.30	$21.70	$35.00	$55.30	$82.60	$88.90
$75,000	$9.76	$11.26	$14.26	$23.26	$37.51	$59.26	$88.51	$95.26
$80,000	$10.40	$12.00	$15.20	$24.80	$40.00	$63.20	$94.40	$101.60
$85,000	$11.06	$12.76	$16.16	$26.36	$42.51	$67.16	$100.31	$107.96
$90,000	$11.70	$13.50	$17.10	$27.90	$45.00	$71.10	$106.20	$114.30
$95,000	$12.36	$14.26	$18.06	$29.46	$47.51	$75.06	$112.11	$120.66
$100,000	$13.00	$15.00	$19.00	$31.00	$50.00	$79.00	$118.00	$127.00
$105,000	$13.66	$15.76	$19.96	$32.56	$52.51	$82.96	$123.91	$133.36
$110,000	$14.30	$16.50	$20.90	$34.10	$55.00	$86.90	$129.80	$139.70
$115,000	$14.96	$17.26	$21.86	$35.66	$57.51	$90.86	$135.71	$146.06
$120,000	$15.60	$18.00	$22.80	$37.20	$60.00	$94.80	$141.60	$152.40
$125,000	$16.26	$18.76	$23.76	$38.76	$62.51	$98.76	$147.51	$158.76
$130,000	$16.90	$19.50	$24.70	$40.30	$65.00	$102.70	$153.40	$165.10
$135,000	$17.56	$20.26	$25.66	$41.86	$67.51	$106.66	$159.31	$171.46
$140,000	$18.20	$21.00	$26.60	$43.40	$70.00	$110.60	$165.20	$177.80
$145,000	$18.86	$21.76	$27.56	$44.96	$72.51	$114.56	$171.11	$184.16
$150,000	$19.50	$22.50	$28.50	$46.50	$75.00	$118.50	$177.00	$190.50
$155,000	$20.16	$23.26	$29.46	$48.06	$77.51	$122.46	$182.91	$196.86
$160,000	$20.80	$24.00	$30.40	$49.60	$80.00	$126.40	$188.80	$203.20
$165,000	$21.46	$24.76	$31.36	$51.16	$82.51	$130.36	$194.71	$209.56
$170,000	$22.10	$25.50	$32.30	$52.70	$85.00	$134.30	$200.60	$215.90
$175,000	$22.76	$26.26	$33.26	$54.26	$87.51	$138.26	$206.51	$222.26
$180,000	$23.40	$27.00	$34.20	$55.80	$90.00	$142.20	$212.40	$228.60
$185,000	$24.06	$27.76	$35.16	$57.36	$92.51	$146.16	$218.31	$234.96

Reduced benefit	65-69
$3,250	$4.13
$6,500	$8.25
$9,750	$12.38
$13,000	$16.52
$16,250	$20.64
$19,500	$24.77
$22,750	$28.89
$26,000	$33.02
$29,250	$37.15
$32,500	$41.27
$35,750	$45.40
$39,000	$49.54
$42,250	$53.66
$45,500	$57.79
$48,750	$61.91
$52,000	$66.04
$55,250	$70.17
$58,500	$74.29
$61,750	$78.42
$65,000	$82.56
$68,250	$86.68
$71,500	$90.81
$74,750	$94.93
$78,000	$99.06
$81,250	$103.19
$84,500	$107.31
$87,750	$111.44
$91,000	$115.58
$94,250	$119.70
$97,500	$123.83
$100,750	$127.95
$104,000	$132.08
$107,250	$136.21
$110,500	$140.33
$113,750	$144.46
$117,000	$148.60
$120,250	$152.72

Reduced benefit	70 & over
$2,500	$5.72
$5,000	$11.46
$7,500	$17.18
$10,000	$22.90
$12,500	$28.62
$15,000	$34.36
$17,500	$40.08
$20,000	$45.80
$22,500	$51.52
$25,000	$57.26
$27,500	$62.98
$30,000	$68.70
$32,500	$74.42
$35,000	$80.16
$37,500	$85.88
$40,000	$91.60
$42,500	$97.32
$45,000	$103.06
$47,500	$108.78
$50,000	$114.50
$52,500	$120.22
$55,000	$125.96
$57,500	$131.68
$60,000	$137.40
$62,500	$143.12
$65,000	$148.86
$67,500	$154.58
$70,000	$160.30
$72,500	$166.02
$75,000	$171.76
$77,500	$177.48
$80,000	$183.20
$82,500	$188.92
$85,000	$194.66
$87,500	$200.38
$90,000	$206.10
$92,500	$211.82

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City of Redlands

Voluntary-term life/AD&D - spouse (smoker)

Estimated spouse monthly premium amounts
End of the rate guarantee period: 1/1/2027

Benefit amount	29 & under	30-34	35-39	40-44	45-49	50-54	55-59	60-64
$190,000	$24.70	$28.50	$36.10	$58.90	$95.00	$150.10	$224.20	$241.30
$195,000	$25.36	$29.26	$37.06	$60.46	$97.51	$154.06	$230.11	$247.66
$200,000	$26.00	$30.00	$38.00	$62.00	$100.00	$158.00	$236.00	$254.00
$205,000	$26.66	$30.76	$38.96	$63.56	$102.51	$161.96	$241.91	$260.36
$210,000	$27.30	$31.50	$39.90	$65.10	$105.00	$165.90	$247.80	$266.70
$215,000	$27.96	$32.26	$40.86	$66.66	$107.51	$169.86	$253.71	$273.06
$220,000	$28.60	$33.00	$41.80	$68.20	$110.00	$173.80	$259.60	$279.40
$225,000	$29.26	$33.76	$42.76	$69.76	$112.51	$177.76	$265.51	$285.76
$230,000	$29.90	$34.50	$43.70	$71.30	$115.00	$181.70	$271.40	$292.10
$235,000	$30.56	$35.26	$44.66	$72.86	$117.51	$185.66	$277.31	$298.46
$240,000	$31.20	$36.00	$45.60	$74.40	$120.00	$189.60	$283.20	$304.80
$245,000	$31.86	$36.76	$46.56	$75.96	$122.51	$193.56	$289.11	$311.16
$250,000	$32.50	$37.50	$47.50	$77.50	$125.00	$197.50	$295.00	$317.50

Reduced benefit	65-69
$123,500	$156.85
$126,750	$160.97
$130,000	$165.10
$133,250	$169.23
$136,500	$173.35
$139,750	$177.48
$143,000	$181.62
$146,250	$185.74
$149,500	$189.87
$152,750	$193.99
$156,000	$198.12
$159,250	$202.25
$162,500	$206.37

Reduced benefit	70 & over
$95,000	$217.56
$97,500	$223.28
$100,000	$229.00
$102,500	$234.72
$105,000	$240.46
$107,500	$246.18
$110,000	$251.90
$112,500	$257.62
$115,000	$263.36
$117,500	$269.08
$120,000	$274.80
$122,500	$280.52
$125,000	$286.26

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	$1.20
$5,000	$0.60

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.

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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