

Supplemental Term Life Insurance

Supplemental term life insurance provides you with the choice to buy additional group term life insurance. Benefits are paid the same as group term life insurance -- according to the following schedule.

You are eligible for supplemental term life insurance as long as you are an active employee. Coverage for retirees is not available.

Your benefits at a glance

Employee Life Insurance Amount

\$25,000 benefit per employee.

There's a 35% reduction of benefits at age 65 and a 15% reduction at age 70.

Supplemental AD&D Insurance

Supplemental Accidental Death and Dismemberment Insurance is also available. Accidental Death & Dismemberment Insurance pays a benefit equal to your supplemental term life insurance amount when loss occurs within 365 days, of an accident. Retiree coverage is not available.

We pay the **full** benefit when you lose:

- your life
- both hands
- both feet
- sight of both eyes
- one hand and sight of one eye
- one foot and sight of one eye
- one hand and one foot

We pay **half** the benefit when you lose:

- one hand
- one foot
- sight of one eye

Limitations and Exclusions for Accidental Death & Dismemberment

Coverage does not include payment for more than the benefit stated in the schedule for losses resulting from a single accident. Benefits are not paid for losses resulting from:

- Willful self-injury or self-destruction while sane or insane.
- Disease or treatment of disease.
- Voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
- Participation in flying, ballooning, parachuting, parasailing, bungee jumping, or other aeronautic activities, except as a passenger on a commercial aircraft or as a passenger or crew member on a company owned or leased aircraft on company business.
- War or act of war.
- The use of alcohol if, at the time of the injury, the blood alcohol content exceeds the legal limit allowed by the jurisdiction where the injury occurs.
- The operation of a motor vehicle or motor boat, if at the time of the injury, the blood alcohol content exceeds the legal limit allowed by the jurisdiction where the injury occurs.
- Duty as a member of a military organization.
- Using any drug, narcotic, or hallucinogen not prescribed by a licensed physician.

Individual Purchase Rights

There are several circumstances where employees who terminate employment can convert to individual coverage. Employees have 31 days after coverage ends to convert to an individual life insurance policy without proof of good health. The amount that can be purchased varies depending on the termination situation.

Your policy is insured, which means Principal Life assumes the risk for all covered supplemental term life insurance claims.

Because this material is a summary of your life insurance, it does not state all insurance contract provisions, restrictions of coverage, benefits by conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group policy determines all rights, benefits, exclusions and limitations of the insurance described here.

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Monthly Premium Rates per \$1,000 of Coverage

Age	Rate
<30	.480
30 - 34	.480
35 - 39	.480
40 - 44	.480
45 - 49	.480
50 - 54	.480
55 - 59	.480
60 - 64	.480
65 - 69	.480
>69	.480

Add \$0.025 for each \$1,000 unit of coverage for Supplemental Accidental Death and Dismemberment Insurance.



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