

COUNTY OF SCOTLAND

Voluntary-term life/AD&D - employee

Estimated employee 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	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$10,000	\$1.14	\$1.26	\$1.77	\$2.54	\$3.78	\$5.97	\$9.32	\$14.10	\$23.53	\$6,500	\$26.90	\$4,500	\$18.63
\$20,000	\$2.28	\$2.52	\$3.54	\$5.08	\$7.56	\$11.94	\$18.64	\$28.20	\$47.06	\$13,000	\$53.80	\$9,000	\$37.25
\$30,000	\$3.42	\$3.78	\$5.31	\$7.62	\$11.34	\$17.91	\$27.96	\$42.30	\$70.59	\$19,500	\$80.71	\$13,500	\$55.88
\$40,000	\$4.56	\$5.04	\$7.08	\$10.16	\$15.12	\$23.88	\$37.28	\$56.40	\$94.12	\$26,000	\$107.62	\$18,000	\$74.50
\$50,000	\$5.70	\$6.30	\$8.85	\$12.70	\$18.90	\$29.85	\$46.60	\$70.50	\$117.65	\$32,500	\$134.52	\$22,500	\$93.13
\$60,000	\$6.84	\$7.56	\$10.62	\$15.24	\$22.68	\$35.82	\$55.92	\$84.60	\$141.18	\$39,000	\$161.42	\$27,000	\$111.76
\$70,000	\$7.98	\$8.82	\$12.39	\$17.78	\$26.46	\$41.79	\$65.24	\$98.70	\$164.71	\$45,500	\$188.32	\$31,500	\$130.38
\$80,000	\$9.12	\$10.08	\$14.16	\$20.32	\$30.24	\$47.76	\$74.56	\$112.80	\$188.24	\$52,000	\$215.23	\$36,000	\$149.01
\$90,000	\$10.26	\$11.34	\$15.93	\$22.86	\$34.02	\$53.73	\$83.88	\$126.90	\$211.77	\$58,500	\$242.13	\$40,500	\$167.63
\$100,000	\$11.40	\$12.60	\$17.70	\$25.40	\$37.80	\$59.70	\$93.20	\$141.00	\$235.30	\$65,000	\$269.04	\$45,000	\$186.26
\$110,000	\$12.54	\$13.86	\$19.47	\$27.94	\$41.58	\$65.67	\$102.52	\$155.10	\$258.83	\$71,500	\$295.94	\$49,500	\$204.88
\$120,000	\$13.68	\$15.12	\$21.24	\$30.48	\$45.36	\$71.64	\$111.84	\$169.20	\$282.36	\$78,000	\$322.84	\$54,000	\$223.50
\$130,000	\$14.82	\$16.38	\$23.01	\$33.02	\$49.14	\$77.61	\$121.16	\$183.30	\$305.89	\$84,500	\$349.75	\$58,500	\$242.13
\$140,000	\$15.96	\$17.64	\$24.78	\$35.56	\$52.92	\$83.58	\$130.48	\$197.40	\$329.42	\$91,000	\$376.65	\$63,000	\$260.75
\$150,000	\$17.10	\$18.90	\$26.55	\$38.10	\$56.70	\$89.55	\$139.80	\$211.50	\$352.95	\$97,500	\$403.55	\$67,500	\$279.38
\$160,000	\$18.24	\$20.16	\$28.32	\$40.64	\$60.48	\$95.52	\$149.12	\$225.60	\$376.48	\$104,000	\$430.45	\$72,000	\$298.01
\$170,000	\$19.38	\$21.42	\$30.09	\$43.18	\$64.26	\$101.49	\$158.44	\$239.70	\$400.01	\$110,500	\$457.36	\$76,500	\$316.63
\$180,000	\$20.52	\$22.68	\$31.86	\$45.72	\$68.04	\$107.46	\$167.76	\$253.80	\$423.54	\$117,000	\$484.27	\$81,000	\$335.26
\$190,000	\$21.66	\$23.94	\$33.63	\$48.26	\$71.82	\$113.43	\$177.08	\$267.90	\$447.07	\$123,500	\$511.17	\$85,500	\$353.88
\$200,000	\$22.80	\$25.20	\$35.40	\$50.80	\$75.60	\$119.40	\$186.40	\$282.00	\$470.60	\$130,000	\$538.07	\$90,000	\$372.51
\$210,000	\$23.94	\$26.46	\$37.17	\$53.34	\$79.38	\$125.37	\$195.72	\$296.10	\$494.13	\$136,500	\$564.97	\$94,500	\$391.14
\$220,000	\$25.08	\$27.72	\$38.94	\$55.88	\$83.16	\$131.34	\$205.04	\$310.20	\$517.66	\$143,000	\$591.87	\$99,000	\$409.76
\$230,000	\$26.22	\$28.98	\$40.71	\$58.42	\$86.94	\$137.31	\$214.36	\$324.30	\$541.19	\$149,500	\$618.78	\$103,500	\$428.39
\$240,000	\$27.36	\$30.24	\$42.48	\$60.96	\$90.72	\$143.28	\$223.68	\$338.40	\$564.72	\$156,000	\$645.69	\$108,000	\$447.01
\$250,000	\$28.50	\$31.50	\$44.25	\$63.50	\$94.50	\$149.25	\$233.00	\$352.50	\$588.25	\$162,500	\$672.59	\$112,500	\$465.64
\$260,000	\$29.64	\$32.76	\$46.02	\$66.04	\$98.28	\$155.22	\$242.32	\$366.60	\$611.78	\$169,000	\$699.49	\$117,000	\$484.27
\$270,000	\$30.78	\$34.02	\$47.79	\$68.58	\$102.06	\$161.19	\$251.64	\$380.70	\$635.31	\$175,500	\$726.39	\$121,500	\$502.89
\$280,000	\$31.92	\$35.28	\$49.56	\$71.12	\$105.84	\$167.16	\$260.96	\$394.80	\$658.84	\$182,000	\$753.30	\$126,000	\$521.52
\$290,000	\$33.06	\$36.54	\$51.33	\$73.66	\$109.62	\$173.13	\$270.28	\$408.90	\$682.37	\$188,500	\$780.20	\$130,500	\$540.14
\$300,000	\$34.20	\$37.80	\$53.10	\$76.20	\$113.40	\$179.10	\$279.60	\$423.00	\$705.90	\$195,000	\$807.11	\$135,000	\$558.77
\$310,000	\$35.34	\$39.06	\$54.87	\$78.74	\$117.18	\$185.07	\$288.92	\$437.10	\$729.43	\$201,500	\$834.01	\$139,500	\$577.39
\$320,000	\$36.48	\$40.32	\$56.64	\$81.28	\$120.96	\$191.04	\$298.24	\$451.20	\$752.96	\$208,000	\$860.91	\$144,000	\$596.01
\$330,000	\$37.62	\$41.58	\$58.41	\$83.82	\$124.74	\$197.01	\$307.56	\$465.30	\$776.49	\$214,500	\$887.82	\$148,500	\$614.64
\$340,000	\$38.76	\$42.84	\$60.18	\$86.36	\$128.52	\$202.98	\$316.88	\$479.40	\$800.02	\$221,000	\$914.72	\$153,000	\$633.26
\$350,000	\$39.90	\$44.10	\$61.95	\$88.90	\$132.30	\$208.95	\$326.20	\$493.50	\$823.55	\$227,500	\$941.62	\$157,500	\$651.89
\$360,000	\$41.04	\$45.36	\$63.72	\$91.44	\$136.08	\$214.92	\$335.52	\$507.60	\$847.08	\$234,000	\$968.52	\$162,000	\$670.52
\$370,000	\$42.18	\$46.62	\$65.49	\$93.98	\$139.86	\$220.89	\$344.84	\$521.70	\$870.61	\$240,500	\$995.43	\$166,500	\$689.14
\$380,000	\$43.32	\$47.88	\$67.26	\$96.52	\$143.64	\$226.86	\$354.16	\$535.80	\$894.14	\$247,000	\$1,022.34	\$171,000	\$707.77
\$390,000	\$44.46	\$49.14	\$69.03	\$99.06	\$147.42	\$232.83	\$363.48	\$549.90	\$917.67	\$253,500	\$1,049.24	\$175,500	\$726.39

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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COUNTY OF SCOTLAND

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Estimated employee 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	65-69	Reduced benefit	70-74	Reduced benefit	75 & over
\$400,000	\$45.60	\$50.40	\$70.80	\$101.60	\$151.20	\$238.80	\$372.80	\$564.00	\$941.20	\$260,000	\$1,076.14	\$180,000	\$745.02
\$410,000	\$46.74	\$51.66	\$72.57	\$104.14	\$154.98	\$244.77	\$382.12	\$578.10	\$964.73	\$266,500	\$1,103.04	\$184,500	\$763.65
\$420,000	\$47.88	\$52.92	\$74.34	\$106.68	\$158.76	\$250.74	\$391.44	\$592.20	\$988.26	\$273,000	\$1,129.94	\$189,000	\$782.27
\$430,000	\$49.02	\$54.18	\$76.11	\$109.22	\$162.54	\$256.71	\$400.76	\$606.30	\$1,011.79	\$279,500	\$1,156.85	\$193,500	\$800.90
\$440,000	\$50.16	\$55.44	\$77.88	\$111.76	\$166.32	\$262.68	\$410.08	\$620.40	\$1,035.32	\$286,000	\$1,183.76	\$198,000	\$819.52
\$450,000	\$51.30	\$56.70	\$79.65	\$114.30	\$170.10	\$268.65	\$419.40	\$634.50	\$1,058.85	\$292,500	\$1,210.66	\$202,500	\$838.15
\$460,000	\$52.44	\$57.96	\$81.42	\$116.84	\$173.88	\$274.62	\$428.72	\$648.60	\$1,082.38	\$299,000	\$1,237.56	\$207,000	\$856.78
\$470,000	\$53.58	\$59.22	\$83.19	\$119.38	\$177.66	\$280.59	\$438.04	\$662.70	\$1,105.91	\$305,500	\$1,264.46	\$211,500	\$875.40
\$480,000	\$54.72	\$60.48	\$84.96	\$121.92	\$181.44	\$286.56	\$447.36	\$676.80	\$1,129.44	\$312,000	\$1,291.37	\$216,000	\$894.03
\$490,000	\$55.86	\$61.74	\$86.73	\$124.46	\$185.22	\$292.53	\$456.68	\$690.90	\$1,152.97	\$318,500	\$1,318.27	\$220,500	\$912.65
\$500,000	\$57.00	\$63.00	\$88.50	\$127.00	\$189.00	\$298.50	\$466.00	\$705.00	\$1,176.50	\$325,000	\$1,345.18	\$225,000	\$931.28

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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