

JEWISH FAMILY SERVICE

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
\$25,000	\$2.43	\$2.68	\$3.68	\$5.68	\$8.93	\$13.43	\$22.68	\$39.18	\$63.18	\$16,250	\$60.24	\$11,250	\$41.70
\$50,000	\$4.85	\$5.35	\$7.35	\$11.35	\$17.85	\$26.85	\$45.35	\$78.35	\$126.35	\$32,500	\$120.48	\$22,500	\$83.41
\$75,000	\$7.28	\$8.03	\$11.03	\$17.03	\$26.78	\$40.28	\$68.03	\$117.53	\$189.53	\$48,750	\$180.72	\$33,750	\$125.11
\$100,000	\$9.70	\$10.70	\$14.70	\$22.70	\$35.70	\$53.70	\$90.70	\$156.70	\$252.70	\$65,000	\$240.96	\$45,000	\$166.82
\$125,000	\$12.13	\$13.38	\$18.38	\$28.38	\$44.63	\$67.13	\$113.38	\$195.88	\$315.88	\$81,250	\$301.19	\$56,250	\$208.52
\$150,000	\$14.55	\$16.05	\$22.05	\$34.05	\$53.55	\$80.55	\$136.05	\$235.05	\$379.05	\$97,500	\$361.43	\$67,500	\$250.22
\$175,000	\$16.98	\$18.73	\$25.73	\$39.73	\$62.48	\$93.98	\$158.73	\$274.23	\$442.23	\$113,750	\$421.67	\$78,750	\$291.93
\$200,000	\$19.40	\$21.40	\$29.40	\$45.40	\$71.40	\$107.40	\$181.40	\$313.40	\$505.40	\$130,000	\$481.91	\$90,000	\$333.63
\$225,000	\$21.83	\$24.08	\$33.08	\$51.08	\$80.33	\$120.83	\$204.08	\$352.58	\$568.58	\$146,250	\$542.15	\$101,250	\$375.33
\$250,000	\$24.25	\$26.75	\$36.75	\$56.75	\$89.25	\$134.25	\$226.75	\$391.75	\$631.75	\$162,500	\$602.39	\$112,500	\$417.04
\$275,000	\$26.68	\$29.43	\$40.43	\$62.43	\$98.18	\$147.68	\$249.43	\$430.93	\$694.93	\$178,750	\$662.63	\$123,750	\$458.74
\$300,000	\$29.10	\$32.10	\$44.10	\$68.10	\$107.10	\$161.10	\$272.10	\$470.10	\$758.10	\$195,000	\$722.87	\$135,000	\$500.45
\$325,000	\$31.53	\$34.78	\$47.78	\$73.78	\$116.03	\$174.53	\$294.78	\$509.28	\$821.28	\$211,250	\$783.10	\$146,250	\$542.15
\$350,000	\$33.95	\$37.45	\$51.45	\$79.45	\$124.95	\$187.95	\$317.45	\$548.45	\$884.45	\$227,500	\$843.34	\$157,500	\$583.85
\$375,000	\$36.38	\$40.13	\$55.13	\$85.13	\$133.88	\$201.38	\$340.13	\$587.63	\$947.63	\$243,750	\$903.58	\$168,750	\$625.56
\$400,000	\$38.80	\$42.80	\$58.80	\$90.80	\$142.80	\$214.80	\$362.80	\$626.80	\$1,010.80	\$260,000	\$963.82	\$180,000	\$667.26
\$425,000	\$41.23	\$45.48	\$62.48	\$96.48	\$151.73	\$228.23	\$385.48	\$665.98	\$1,073.98	\$276,250	\$1,024.06	\$191,250	\$708.96
\$450,000	\$43.65	\$48.15	\$66.15	\$102.15	\$160.65	\$241.65	\$408.15	\$705.15	\$1,137.15	\$292,500	\$1,084.30	\$202,500	\$750.67
\$475,000	\$46.08	\$50.83	\$69.83	\$107.83	\$169.58	\$255.08	\$430.83	\$744.33	\$1,200.33	\$308,750	\$1,144.54	\$213,750	\$792.37
\$500,000	\$48.50	\$53.50	\$73.50	\$113.50	\$178.50	\$268.50	\$453.50	\$783.50	\$1,263.50	\$325,000	\$1,204.78	\$225,000	\$834.08

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.

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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JEWISH FAMILY SERVICE

Voluntary-term life/AD&D - spouse

Estimated spouse 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
\$5,000	\$0.49	\$0.54	\$0.74	\$1.14	\$1.79	\$2.69	\$4.54	\$7.84	\$12.64	\$3,250	\$12.05	\$2,250	\$8.34
\$10,000	\$0.97	\$1.07	\$1.47	\$2.27	\$3.57	\$5.37	\$9.07	\$15.67	\$25.27	\$6,500	\$24.10	\$4,500	\$16.68
\$15,000	\$1.46	\$1.61	\$2.21	\$3.41	\$5.36	\$8.06	\$13.61	\$23.51	\$37.91	\$9,750	\$36.14	\$6,750	\$25.02
\$20,000	\$1.94	\$2.14	\$2.94	\$4.54	\$7.14	\$10.74	\$18.14	\$31.34	\$50.54	\$13,000	\$48.19	\$9,000	\$33.36
\$25,000	\$2.43	\$2.68	\$3.68	\$5.68	\$8.93	\$13.43	\$22.68	\$39.18	\$63.18	\$16,250	\$60.24	\$11,250	\$41.70
\$30,000	\$2.91	\$3.21	\$4.41	\$6.81	\$10.71	\$16.11	\$27.21	\$47.01	\$75.81	\$19,500	\$72.29	\$13,500	\$50.04
\$35,000	\$3.40	\$3.75	\$5.15	\$7.95	\$12.50	\$18.80	\$31.75	\$54.85	\$88.45	\$22,750	\$84.33	\$15,750	\$58.39
\$40,000	\$3.88	\$4.28	\$5.88	\$9.08	\$14.28	\$21.48	\$36.28	\$62.68	\$101.08	\$26,000	\$96.38	\$18,000	\$66.73
\$45,000	\$4.37	\$4.82	\$6.62	\$10.22	\$16.07	\$24.17	\$40.82	\$70.52	\$113.72	\$29,250	\$108.43	\$20,250	\$75.07
\$50,000	\$4.85	\$5.35	\$7.35	\$11.35	\$17.85	\$26.85	\$45.35	\$78.35	\$126.35	\$32,500	\$120.48	\$22,500	\$83.41
\$55,000	\$5.34	\$5.89	\$8.09	\$12.49	\$19.64	\$29.54	\$49.89	\$86.19	\$138.99	\$35,750	\$132.53	\$24,750	\$91.75
\$60,000	\$5.82	\$6.42	\$8.82	\$13.62	\$21.42	\$32.22	\$54.42	\$94.02	\$151.62	\$39,000	\$144.57	\$27,000	\$100.09
\$65,000	\$6.31	\$6.96	\$9.56	\$14.76	\$23.21	\$34.91	\$58.96	\$101.86	\$164.26	\$42,250	\$156.62	\$29,250	\$108.43
\$70,000	\$6.79	\$7.49	\$10.29	\$15.89	\$24.99	\$37.59	\$63.49	\$109.69	\$176.89	\$45,500	\$168.67	\$31,500	\$116.77
\$75,000	\$7.28	\$8.03	\$11.03	\$17.03	\$26.78	\$40.28	\$68.03	\$117.53	\$189.53	\$48,750	\$180.72	\$33,750	\$125.11
\$80,000	\$7.76	\$8.56	\$11.76	\$18.16	\$28.56	\$42.96	\$72.56	\$125.36	\$202.16	\$52,000	\$192.76	\$36,000	\$133.45
\$85,000	\$8.25	\$9.10	\$12.50	\$19.30	\$30.35	\$45.65	\$77.10	\$133.20	\$214.80	\$55,250	\$204.81	\$38,250	\$141.79
\$90,000	\$8.73	\$9.63	\$13.23	\$20.43	\$32.13	\$48.33	\$81.63	\$141.03	\$227.43	\$58,500	\$216.86	\$40,500	\$150.13
\$95,000	\$9.22	\$10.17	\$13.97	\$21.57	\$33.92	\$51.02	\$86.17	\$148.87	\$240.07	\$61,750	\$228.91	\$42,750	\$158.47
\$100,000	\$9.70	\$10.70	\$14.70	\$22.70	\$35.70	\$53.70	\$90.70	\$156.70	\$252.70	\$65,000	\$240.96	\$45,000	\$166.82
\$105,000	\$10.19	\$11.24	\$15.44	\$23.84	\$37.49	\$56.39	\$95.24	\$164.54	\$265.34	\$68,250	\$253.00	\$47,250	\$175.16
\$110,000	\$10.67	\$11.77	\$16.17	\$24.97	\$39.27	\$59.07	\$99.77	\$172.37	\$277.97	\$71,500	\$265.05	\$49,500	\$183.50
\$115,000	\$11.16	\$12.31	\$16.91	\$26.11	\$41.06	\$61.76	\$104.31	\$180.21	\$290.61	\$74,750	\$277.10	\$51,750	\$191.84
\$120,000	\$11.64	\$12.84	\$17.64	\$27.24	\$42.84	\$64.44	\$108.84	\$188.04	\$303.24	\$78,000	\$289.15	\$54,000	\$200.18
\$125,000	\$12.13	\$13.38	\$18.38	\$28.38	\$44.63	\$67.13	\$113.38	\$195.88	\$315.88	\$81,250	\$301.19	\$56,250	\$208.52
\$130,000	\$12.61	\$13.91	\$19.11	\$29.51	\$46.41	\$69.81	\$117.91	\$203.71	\$328.51	\$84,500	\$313.24	\$58,500	\$216.86
\$135,000	\$13.10	\$14.45	\$19.85	\$30.65	\$48.20	\$72.50	\$122.45	\$211.55	\$341.15	\$87,750	\$325.29	\$60,750	\$225.20
\$140,000	\$13.58	\$14.98	\$20.58	\$31.78	\$49.98	\$75.18	\$126.98	\$219.38	\$353.78	\$91,000	\$337.34	\$63,000	\$233.54
\$145,000	\$14.07	\$15.52	\$21.32	\$32.92	\$51.77	\$77.87	\$131.52	\$227.22	\$366.42	\$94,250	\$349.38	\$65,250	\$241.88
\$150,000	\$14.55	\$16.05	\$22.05	\$34.05	\$53.55	\$80.55	\$136.05	\$235.05	\$379.05	\$97,500	\$361.43	\$67,500	\$250.22

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	\$1.00
\$7,500	\$1.50
\$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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