

Commonwealth Electric Co of the Midwest

Voluntary-term life/AD&D - employee

Estimated employee weekly premium amounts

End of the rate guarantee period: 12/31/2024

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	\$0.22	\$0.24	\$0.29	\$0.43	\$0.66	\$1.03	\$1.44	\$1.90	\$2.99	\$6,500	\$3.12	\$4,500	\$2.16
\$20,000	\$0.44	\$0.49	\$0.58	\$0.86	\$1.32	\$2.06	\$2.89	\$3.81	\$5.98	\$13,000	\$6.26	\$9,000	\$4.33
\$30,000	\$0.66	\$0.73	\$0.87	\$1.28	\$1.98	\$3.08	\$4.33	\$5.71	\$8.97	\$19,500	\$9.38	\$13,500	\$6.49
\$40,000	\$0.88	\$0.97	\$1.16	\$1.71	\$2.63	\$4.11	\$5.77	\$7.62	\$11.96	\$26,000	\$12.51	\$18,000	\$8.66
\$50,000	\$1.10	\$1.22	\$1.45	\$2.14	\$3.29	\$5.14	\$7.22	\$9.52	\$14.95	\$32,500	\$15.64	\$22,500	\$10.82
\$60,000	\$1.32	\$1.46	\$1.74	\$2.57	\$3.95	\$6.17	\$8.66	\$11.43	\$17.94	\$39,000	\$18.77	\$27,000	\$12.99
\$70,000	\$1.53	\$1.69	\$2.01	\$2.98	\$4.60	\$7.18	\$10.09	\$13.32	\$20.91	\$45,500	\$21.89	\$31,500	\$15.15
\$80,000	\$1.75	\$1.94	\$2.30	\$3.41	\$5.26	\$8.21	\$11.53	\$15.23	\$23.90	\$52,000	\$25.02	\$36,000	\$17.32
\$90,000	\$1.97	\$2.18	\$2.59	\$3.84	\$5.92	\$9.24	\$12.98	\$17.13	\$26.89	\$58,500	\$28.15	\$40,500	\$19.48
\$100,000	\$2.19	\$2.42	\$2.88	\$4.27	\$6.57	\$10.27	\$14.42	\$19.04	\$29.88	\$65,000	\$31.28	\$45,000	\$21.66
\$110,000	\$2.41	\$2.67	\$3.17	\$4.69	\$7.23	\$11.29	\$15.86	\$20.94	\$32.87	\$71,500	\$34.40	\$49,500	\$23.82
\$120,000	\$2.63	\$2.91	\$3.46	\$5.12	\$7.89	\$12.32	\$17.31	\$22.85	\$35.86	\$78,000	\$37.53	\$54,000	\$25.99
\$130,000	\$2.85	\$3.15	\$3.75	\$5.55	\$8.55	\$13.35	\$18.75	\$24.75	\$38.85	\$84,500	\$40.66	\$58,500	\$28.15
\$140,000	\$3.07	\$3.40	\$4.04	\$5.98	\$9.21	\$14.38	\$20.19	\$26.65	\$41.84	\$91,000	\$43.78	\$63,000	\$30.32
\$150,000	\$3.29	\$3.64	\$4.33	\$6.41	\$9.87	\$15.41	\$21.64	\$28.56	\$44.83	\$97,500	\$46.92	\$67,500	\$32.48
\$160,000	\$3.51	\$3.88	\$4.62	\$6.83	\$10.53	\$16.43	\$23.08	\$30.46	\$47.82	\$104,000	\$50.04	\$72,000	\$34.64
\$170,000	\$3.73	\$4.13	\$4.91	\$7.26	\$11.18	\$17.46	\$24.52	\$32.37	\$50.81	\$110,500	\$53.17	\$76,500	\$36.81
\$180,000	\$3.95	\$4.37	\$5.20	\$7.69	\$11.84	\$18.49	\$25.97	\$34.27	\$53.80	\$117,000	\$56.29	\$81,000	\$38.97
\$190,000	\$4.17	\$4.61	\$5.49	\$8.12	\$12.50	\$19.52	\$27.41	\$36.18	\$56.79	\$123,500	\$59.43	\$85,500	\$41.14
\$200,000	\$4.38	\$4.85	\$5.76	\$8.53	\$13.15	\$20.53	\$28.84	\$38.07	\$59.76	\$130,000	\$62.55	\$90,000	\$43.30
\$210,000	\$4.60	\$5.09	\$6.05	\$8.96	\$13.81	\$21.56	\$30.28	\$39.98	\$62.75	\$136,500	\$65.67	\$94,500	\$45.47
\$220,000	\$4.82	\$5.33	\$6.34	\$9.39	\$14.47	\$22.59	\$31.73	\$41.88	\$65.74	\$143,000	\$68.81	\$99,000	\$47.63
\$230,000	\$5.04	\$5.58	\$6.63	\$9.82	\$15.12	\$23.62	\$33.17	\$43.79	\$68.73	\$149,500	\$71.93	\$103,500	\$49.80
\$240,000	\$5.26	\$5.82	\$6.92	\$10.24	\$15.78	\$24.64	\$34.61	\$45.69	\$71.72	\$156,000	\$75.06	\$108,000	\$51.96
\$250,000	\$5.48	\$6.06	\$7.21	\$10.67	\$16.44	\$25.67	\$36.06	\$47.60	\$74.71	\$162,500	\$78.19	\$112,500	\$54.13
\$260,000	\$5.70	\$6.31	\$7.50	\$11.10	\$17.10	\$26.70	\$37.50	\$49.50	\$77.70	\$169,000	\$81.32	\$117,000	\$56.29
\$270,000	\$5.92	\$6.55	\$7.79	\$11.53	\$17.76	\$27.73	\$38.94	\$51.40	\$80.69	\$175,500	\$84.44	\$121,500	\$58.46
\$280,000	\$6.14	\$6.79	\$8.08	\$11.96	\$18.42	\$28.76	\$40.39	\$53.31	\$83.68	\$182,000	\$87.57	\$126,000	\$60.63
\$290,000	\$6.36	\$7.04	\$8.37	\$12.38	\$19.08	\$29.78	\$41.83	\$55.21	\$86.67	\$188,500	\$90.70	\$130,500	\$62.79
\$300,000	\$6.58	\$7.28	\$8.66	\$12.81	\$19.73	\$30.81	\$43.27	\$57.12	\$89.66	\$195,000	\$93.83	\$135,000	\$64.96
\$310,000	\$6.80	\$7.52	\$8.95	\$13.24	\$20.39	\$31.84	\$44.72	\$59.02	\$92.65	\$201,500	\$96.95	\$139,500	\$67.12
\$320,000	\$7.02	\$7.77	\$9.24	\$13.67	\$21.05	\$32.87	\$46.16	\$60.93	\$95.64	\$208,000	\$100.08	\$144,000	\$69.29
\$330,000	\$7.23	\$8.00	\$9.51	\$14.08	\$21.70	\$33.88	\$47.59	\$62.82	\$98.61	\$214,500	\$103.21	\$148,500	\$71.45
\$340,000	\$7.45	\$8.24	\$9.80	\$14.51	\$22.36	\$34.91	\$49.03	\$64.73	\$101.60	\$221,000	\$106.33	\$153,000	\$73.62
\$350,000	\$7.67	\$8.49	\$10.09	\$14.94	\$23.02	\$35.94	\$50.48	\$66.63	\$104.59	\$227,500	\$109.47	\$157,500	\$75.78
\$360,000	\$7.89	\$8.73	\$10.38	\$15.37	\$23.67	\$36.97	\$51.92	\$68.54	\$107.58	\$234,000	\$112.59	\$162,000	\$77.95
\$370,000	\$8.11	\$8.97	\$10.67	\$15.79	\$24.33	\$37.99	\$53.36	\$70.44	\$110.57	\$240,500	\$115.72	\$166,500	\$80.11
\$380,000	\$8.33	\$9.22	\$10.96	\$16.22	\$24.99	\$39.02	\$54.81	\$72.35	\$113.56	\$247,000	\$118.84	\$171,000	\$82.28
\$390,000	\$8.55	\$9.46	\$11.25	\$16.65	\$25.65	\$40.05	\$56.25	\$74.25	\$116.55	\$253,500	\$121.98	\$175,500	\$84.44

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

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Commonwealth Electric Co of the Midwest

Voluntary-term life/AD&D - employee

Estimated employee weekly premium amounts

End of the rate guarantee period: 12/31/2024

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	\$8.77	\$9.70	\$11.54	\$17.08	\$26.31	\$41.08	\$57.69	\$76.15	\$119.54	\$260,000	\$125.10	\$180,000	\$86.61
\$410,000	\$8.99	\$9.95	\$11.83	\$17.51	\$26.97	\$42.11	\$59.14	\$78.06	\$122.53	\$266,500	\$128.22	\$184,500	\$88.77
\$420,000	\$9.21	\$10.19	\$12.12	\$17.93	\$27.63	\$43.13	\$60.58	\$79.96	\$125.52	\$273,000	\$131.36	\$189,000	\$90.94
\$430,000	\$9.43	\$10.43	\$12.41	\$18.36	\$28.28	\$44.16	\$62.02	\$81.87	\$128.51	\$279,500	\$134.48	\$193,500	\$93.10
\$440,000	\$9.65	\$10.68	\$12.70	\$18.79	\$28.94	\$45.19	\$63.47	\$83.77	\$131.50	\$286,000	\$137.61	\$198,000	\$95.26
\$450,000	\$9.87	\$10.92	\$12.99	\$19.22	\$29.60	\$46.22	\$64.91	\$85.68	\$134.49	\$292,500	\$140.74	\$202,500	\$97.43
\$460,000	\$10.08	\$11.15	\$13.26	\$19.63	\$30.25	\$47.23	\$66.34	\$87.57	\$137.46	\$299,000	\$143.87	\$207,000	\$99.59
\$470,000	\$10.30	\$11.40	\$13.55	\$20.06	\$30.91	\$48.26	\$67.78	\$89.48	\$140.45	\$305,500	\$146.99	\$211,500	\$101.77
\$480,000	\$10.52	\$11.64	\$13.84	\$20.49	\$31.57	\$49.29	\$69.23	\$91.38	\$143.44	\$312,000	\$150.12	\$216,000	\$103.93
\$490,000	\$10.74	\$11.88	\$14.13	\$20.92	\$32.22	\$50.32	\$70.67	\$93.29	\$146.43	\$318,500	\$153.25	\$220,500	\$106.10
\$500,000	\$10.96	\$12.13	\$14.42	\$21.34	\$32.88	\$51.34	\$72.11	\$95.19	\$149.42	\$325,000	\$156.38	\$225,000	\$108.26

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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Commonwealth Electric Co of the Midwest

Voluntary-term life/AD&D - spouse

Estimated spouse weekly premium amounts

End of the rate guarantee period: 12/31/2024

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	\$0.11	\$0.12	\$0.14	\$0.21	\$0.33	\$0.51	\$0.72	\$0.95	\$1.49	\$3,250	\$1.56	\$2,250	\$1.08
\$10,000	\$0.22	\$0.24	\$0.29	\$0.43	\$0.66	\$1.03	\$1.44	\$1.90	\$2.99	\$6,500	\$3.12	\$4,500	\$2.16
\$15,000	\$0.33	\$0.36	\$0.43	\$0.64	\$0.99	\$1.54	\$2.16	\$2.86	\$4.48	\$9,750	\$4.69	\$6,750	\$3.25
\$20,000	\$0.44	\$0.49	\$0.58	\$0.86	\$1.32	\$2.06	\$2.89	\$3.81	\$5.98	\$13,000	\$6.26	\$9,000	\$4.33
\$25,000	\$0.55	\$0.61	\$0.72	\$1.07	\$1.65	\$2.57	\$3.61	\$4.76	\$7.47	\$16,250	\$7.82	\$11,250	\$5.41
\$30,000	\$0.66	\$0.73	\$0.87	\$1.28	\$1.98	\$3.08	\$4.33	\$5.71	\$8.97	\$19,500	\$9.38	\$13,500	\$6.49
\$35,000	\$0.77	\$0.85	\$1.01	\$1.50	\$2.30	\$3.60	\$5.05	\$6.67	\$10.46	\$22,750	\$10.95	\$15,750	\$7.58
\$40,000	\$0.88	\$0.97	\$1.16	\$1.71	\$2.63	\$4.11	\$5.77	\$7.62	\$11.96	\$26,000	\$12.51	\$18,000	\$8.66
\$45,000	\$0.99	\$1.09	\$1.30	\$1.92	\$2.96	\$4.62	\$6.49	\$8.57	\$13.45	\$29,250	\$14.07	\$20,250	\$9.74
\$50,000	\$1.10	\$1.22	\$1.45	\$2.14	\$3.29	\$5.14	\$7.22	\$9.52	\$14.95	\$32,500	\$15.64	\$22,500	\$10.82
\$55,000	\$1.21	\$1.34	\$1.59	\$2.35	\$3.62	\$5.65	\$7.94	\$10.48	\$16.44	\$35,750	\$17.20	\$24,750	\$11.91
\$60,000	\$1.32	\$1.46	\$1.74	\$2.57	\$3.95	\$6.17	\$8.66	\$11.43	\$17.94	\$39,000	\$18.77	\$27,000	\$12.99
\$65,000	\$1.43	\$1.58	\$1.88	\$2.78	\$4.28	\$6.68	\$9.38	\$12.38	\$19.43	\$42,250	\$20.33	\$29,250	\$14.07
\$70,000	\$1.53	\$1.69	\$2.01	\$2.98	\$4.60	\$7.18	\$10.09	\$13.32	\$20.91	\$45,500	\$21.89	\$31,500	\$15.15
\$75,000	\$1.64	\$1.81	\$2.16	\$3.20	\$4.93	\$7.70	\$10.81	\$14.27	\$22.41	\$48,750	\$23.45	\$33,750	\$16.23
\$80,000	\$1.75	\$1.94	\$2.30	\$3.41	\$5.26	\$8.21	\$11.53	\$15.23	\$23.90	\$52,000	\$25.02	\$36,000	\$17.32
\$85,000	\$1.86	\$2.06	\$2.45	\$3.63	\$5.59	\$8.73	\$12.26	\$16.18	\$25.40	\$55,250	\$26.59	\$38,250	\$18.40
\$90,000	\$1.97	\$2.18	\$2.59	\$3.84	\$5.92	\$9.24	\$12.98	\$17.13	\$26.89	\$58,500	\$28.15	\$40,500	\$19.48
\$95,000	\$2.08	\$2.30	\$2.74	\$4.05	\$6.25	\$9.75	\$13.70	\$18.08	\$28.39	\$61,750	\$29.71	\$42,750	\$20.57
\$100,000	\$2.19	\$2.42	\$2.88	\$4.27	\$6.57	\$10.27	\$14.42	\$19.04	\$29.88	\$65,000	\$31.28	\$45,000	\$21.66
\$105,000	\$2.30	\$2.54	\$3.03	\$4.48	\$6.90	\$10.78	\$15.14	\$19.99	\$31.38	\$68,250	\$32.84	\$47,250	\$22.74
\$110,000	\$2.41	\$2.67	\$3.17	\$4.69	\$7.23	\$11.29	\$15.86	\$20.94	\$32.87	\$71,500	\$34.40	\$49,500	\$23.82
\$115,000	\$2.52	\$2.79	\$3.32	\$4.91	\$7.56	\$11.81	\$16.59	\$21.89	\$34.37	\$74,750	\$35.96	\$51,750	\$24.90
\$120,000	\$2.63	\$2.91	\$3.46	\$5.12	\$7.89	\$12.32	\$17.31	\$22.85	\$35.86	\$78,000	\$37.53	\$54,000	\$25.99
\$125,000	\$2.74	\$3.03	\$3.61	\$5.34	\$8.22	\$12.84	\$18.03	\$23.80	\$37.36	\$81,250	\$39.10	\$56,250	\$27.07
\$130,000	\$2.85	\$3.15	\$3.75	\$5.55	\$8.55	\$13.35	\$18.75	\$24.75	\$38.85	\$84,500	\$40.66	\$58,500	\$28.15
\$135,000	\$2.96	\$3.27	\$3.89	\$5.76	\$8.88	\$13.86	\$19.47	\$25.70	\$40.34	\$87,750	\$42.22	\$60,750	\$29.23
\$140,000	\$3.07	\$3.40	\$4.04	\$5.98	\$9.21	\$14.38	\$20.19	\$26.65	\$41.84	\$91,000	\$43.78	\$63,000	\$30.32
\$145,000	\$3.18	\$3.52	\$4.18	\$6.19	\$9.54	\$14.89	\$20.91	\$27.61	\$43.33	\$94,250	\$45.35	\$65,250	\$31.40
\$150,000	\$3.29	\$3.64	\$4.33	\$6.41	\$9.87	\$15.41	\$21.64	\$28.56	\$44.83	\$97,500	\$46.92	\$67,500	\$32.48
\$155,000	\$3.40	\$3.76	\$4.47	\$6.62	\$10.20	\$15.92	\$22.36	\$29.51	\$46.32	\$100,750	\$48.48	\$69,750	\$33.56
\$160,000	\$3.51	\$3.88	\$4.62	\$6.83	\$10.53	\$16.43	\$23.08	\$30.46	\$47.82	\$104,000	\$50.04	\$72,000	\$34.64
\$165,000	\$3.62	\$4.00	\$4.76	\$7.05	\$10.85	\$16.95	\$23.80	\$31.42	\$49.31	\$107,250	\$51.60	\$74,250	\$35.73
\$170,000	\$3.73	\$4.13	\$4.91	\$7.26	\$11.18	\$17.46	\$24.52	\$32.37	\$50.81	\$110,500	\$53.17	\$76,500	\$36.81
\$175,000	\$3.84	\$4.25	\$5.05	\$7.47	\$11.51	\$17.97	\$25.24	\$33.32	\$52.30	\$113,750	\$54.73	\$78,750	\$37.89
\$180,000	\$3.95	\$4.37	\$5.20	\$7.69	\$11.84	\$18.49	\$25.97	\$34.27	\$53.80	\$117,000	\$56.29	\$81,000	\$38.97
\$185,000	\$4.06	\$4.49	\$5.34	\$7.90	\$12.17	\$19.00	\$26.69	\$35.23	\$55.29	\$120,250	\$57.86	\$83,250	\$40.06
\$190,000	\$4.17	\$4.61	\$5.49	\$8.12	\$12.50	\$19.52	\$27.41	\$36.18	\$56.79	\$123,500	\$59.43	\$85,500	\$41.14
\$195,000	\$4.28	\$4.73	\$5.63	\$8.33	\$12.83	\$20.03	\$28.13	\$37.13	\$58.28	\$126,750	\$60.99	\$87,750	\$42.22

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Commonwealth Electric Co of the Midwest

Voluntary-term life/AD&D - spouse

Estimated spouse weekly premium amounts

End of the rate guarantee period: 12/31/2024

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
\$200,000	\$4.38	\$4.85	\$5.76	\$8.53	\$13.15	\$20.53	\$28.84	\$38.07	\$59.76	\$130,000	\$62.55	\$90,000	\$43.30

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

\$2,500	\$0.12
\$5,000	\$0.23
\$7,500	\$0.35
\$10,000	\$0.46

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