

# COMMUNITY LIVING EXPERIENCES INC

## Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 12/31/2028

| 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 |
|----------------|------------|---------|---------|---------|---------|----------|----------|----------|-----------------|----------|-----------------|-----------|
| \$10,000       | \$0.68     | \$0.84  | \$0.84  | \$1.20  | \$1.78  | \$2.82   | \$4.48   | \$5.70   | \$6,500         | \$6.40   | \$5,000         | \$4.92    |
| \$20,000       | \$1.38     | \$1.68  | \$1.68  | \$2.40  | \$3.57  | \$5.64   | \$8.97   | \$11.40  | \$13,000        | \$12.79  | \$10,000        | \$9.84    |
| \$30,000       | \$2.06     | \$2.52  | \$2.52  | \$3.60  | \$5.36  | \$8.46   | \$13.44  | \$17.10  | \$19,500        | \$19.19  | \$15,000        | \$14.76   |
| \$40,000       | \$2.76     | \$3.36  | \$3.36  | \$4.80  | \$7.15  | \$11.28  | \$17.93  | \$22.80  | \$26,000        | \$25.59  | \$20,000        | \$19.68   |
| \$50,000       | \$3.44     | \$4.20  | \$4.20  | \$6.00  | \$8.93  | \$14.10  | \$22.41  | \$28.50  | \$32,500        | \$31.99  | \$25,000        | \$24.60   |
| \$60,000       | \$4.12     | \$5.04  | \$5.04  | \$7.20  | \$10.71 | \$16.92  | \$26.89  | \$34.20  | \$39,000        | \$38.37  | \$30,000        | \$29.52   |
| \$70,000       | \$4.82     | \$5.88  | \$5.88  | \$8.40  | \$12.51 | \$19.74  | \$31.37  | \$39.90  | \$45,500        | \$44.77  | \$35,000        | \$34.44   |
| \$80,000       | \$5.50     | \$6.72  | \$6.72  | \$9.60  | \$14.29 | \$22.56  | \$35.85  | \$45.60  | \$52,000        | \$51.17  | \$40,000        | \$39.36   |
| \$90,000       | \$6.18     | \$7.56  | \$7.56  | \$10.80 | \$16.07 | \$25.38  | \$40.33  | \$51.30  | \$58,500        | \$57.56  | \$45,000        | \$44.28   |
| \$100,000      | \$6.88     | \$8.40  | \$8.40  | \$12.00 | \$17.86 | \$28.20  | \$44.82  | \$57.00  | \$65,000        | \$63.96  | \$50,000        | \$49.20   |
| \$110,000      | \$7.56     | \$9.24  | \$9.24  | \$13.20 | \$19.65 | \$31.02  | \$49.29  | \$62.70  | \$71,500        | \$70.36  | \$55,000        | \$54.12   |
| \$120,000      | \$8.26     | \$10.08 | \$10.08 | \$14.40 | \$21.44 | \$33.84  | \$53.78  | \$68.40  | \$78,000        | \$76.75  | \$60,000        | \$59.04   |
| \$130,000      | \$8.94     | \$10.92 | \$10.92 | \$15.60 | \$23.22 | \$36.66  | \$58.26  | \$74.10  | \$84,500        | \$83.15  | \$65,000        | \$63.96   |
| \$140,000      | \$9.62     | \$11.76 | \$11.76 | \$16.80 | \$25.00 | \$39.48  | \$62.74  | \$79.80  | \$91,000        | \$89.55  | \$70,000        | \$68.88   |
| \$150,000      | \$10.32    | \$12.60 | \$12.60 | \$18.00 | \$26.79 | \$42.30  | \$67.23  | \$85.50  | \$97,500        | \$95.95  | \$75,000        | \$73.80   |
| \$160,000      | \$11.00    | \$13.44 | \$13.44 | \$19.20 | \$28.58 | \$45.12  | \$71.70  | \$91.20  | \$104,000       | \$102.33 | \$80,000        | \$78.72   |
| \$170,000      | \$11.70    | \$14.28 | \$14.28 | \$20.40 | \$30.37 | \$47.94  | \$76.19  | \$96.90  | \$110,500       | \$108.73 | \$85,000        | \$83.64   |
| \$180,000      | \$12.38    | \$15.12 | \$15.12 | \$21.60 | \$32.15 | \$50.76  | \$80.67  | \$102.60 | \$117,000       | \$115.13 | \$90,000        | \$88.56   |
| \$190,000      | \$13.06    | \$15.96 | \$15.96 | \$22.80 | \$33.93 | \$53.58  | \$85.15  | \$108.30 | \$123,500       | \$121.52 | \$95,000        | \$93.48   |
| \$200,000      | \$13.76    | \$16.80 | \$16.80 | \$24.00 | \$35.73 | \$56.40  | \$89.63  | \$114.00 | \$130,000       | \$127.92 | \$100,000       | \$98.40   |
| \$210,000      | \$14.44    | \$17.64 | \$17.64 | \$25.20 | \$37.51 | \$59.22  | \$94.11  | \$119.70 | \$136,500       | \$134.32 | \$105,000       | \$103.32  |
| \$220,000      | \$15.12    | \$18.48 | \$18.48 | \$26.40 | \$39.29 | \$62.04  | \$98.59  | \$125.40 | \$143,000       | \$140.71 | \$110,000       | \$108.24  |
| \$230,000      | \$15.82    | \$19.32 | \$19.32 | \$27.60 | \$41.08 | \$64.86  | \$103.08 | \$131.10 | \$149,500       | \$147.11 | \$115,000       | \$113.16  |
| \$240,000      | \$16.50    | \$20.16 | \$20.16 | \$28.80 | \$42.87 | \$67.68  | \$107.55 | \$136.80 | \$156,000       | \$153.51 | \$120,000       | \$118.08  |
| \$250,000      | \$17.20    | \$21.00 | \$21.00 | \$30.00 | \$44.66 | \$70.50  | \$112.04 | \$142.50 | \$162,500       | \$159.91 | \$125,000       | \$123.00  |
| \$260,000      | \$17.88    | \$21.84 | \$21.84 | \$31.20 | \$46.44 | \$73.32  | \$116.52 | \$148.20 | \$169,000       | \$166.29 | \$130,000       | \$127.92  |
| \$270,000      | \$18.56    | \$22.68 | \$22.68 | \$32.40 | \$48.22 | \$76.14  | \$121.00 | \$153.90 | \$175,500       | \$172.69 | \$135,000       | \$132.84  |
| \$280,000      | \$19.26    | \$23.52 | \$23.52 | \$33.60 | \$50.01 | \$78.96  | \$125.49 | \$159.60 | \$182,000       | \$179.09 | \$140,000       | \$137.76  |
| \$290,000      | \$19.94    | \$24.36 | \$24.36 | \$34.80 | \$51.80 | \$81.78  | \$129.96 | \$165.30 | \$188,500       | \$185.48 | \$145,000       | \$142.68  |
| \$300,000      | \$20.64    | \$25.20 | \$25.20 | \$36.00 | \$53.59 | \$84.60  | \$134.45 | \$171.00 | \$195,000       | \$191.88 | \$150,000       | \$147.60  |
| \$310,000      | \$21.32    | \$26.04 | \$26.04 | \$37.20 | \$55.37 | \$87.42  | \$138.93 | \$176.70 | \$201,500       | \$198.28 | \$155,000       | \$152.52  |
| \$320,000      | \$22.00    | \$26.88 | \$26.88 | \$38.40 | \$57.15 | \$90.24  | \$143.41 | \$182.40 | \$208,000       | \$204.67 | \$160,000       | \$157.44  |
| \$330,000      | \$22.70    | \$27.72 | \$27.72 | \$39.60 | \$58.95 | \$93.06  | \$147.89 | \$188.10 | \$214,500       | \$211.07 | \$165,000       | \$162.36  |
| \$340,000      | \$23.38    | \$28.56 | \$28.56 | \$40.80 | \$60.73 | \$95.88  | \$152.37 | \$193.80 | \$221,000       | \$217.47 | \$170,000       | \$167.28  |
| \$350,000      | \$24.06    | \$29.40 | \$29.40 | \$42.00 | \$62.51 | \$98.70  | \$156.85 | \$199.50 | \$227,500       | \$223.87 | \$175,000       | \$172.20  |
| \$360,000      | \$24.76    | \$30.24 | \$30.24 | \$43.20 | \$64.30 | \$101.52 | \$161.34 | \$205.20 | \$234,000       | \$230.25 | \$180,000       | \$177.12  |

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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# COMMUNITY LIVING EXPERIENCES INC

## Voluntary-term life/AD&D - employee

Estimated employee bi-weekly premium amounts

End of the rate guarantee period: 12/31/2028

| 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 |
|------------------|------------|---------|---------|---------|---------|----------|----------|----------|------------------|----------|------------------|-----------|
| <b>\$370,000</b> | \$25.44    | \$31.08 | \$31.08 | \$44.40 | \$66.09 | \$104.34 | \$165.81 | \$210.90 | <b>\$240,500</b> | \$236.65 | <b>\$185,000</b> | \$182.04  |
| <b>\$380,000</b> | \$26.14    | \$31.92 | \$31.92 | \$45.60 | \$67.88 | \$107.16 | \$170.30 | \$216.60 | <b>\$247,000</b> | \$243.05 | <b>\$190,000</b> | \$186.96  |
| <b>\$390,000</b> | \$26.82    | \$32.76 | \$32.76 | \$46.80 | \$69.66 | \$109.98 | \$174.78 | \$222.30 | <b>\$253,500</b> | \$249.44 | <b>\$195,000</b> | \$191.88  |
| <b>\$400,000</b> | \$27.50    | \$33.60 | \$33.60 | \$48.00 | \$71.44 | \$112.80 | \$179.26 | \$228.00 | <b>\$260,000</b> | \$255.84 | <b>\$200,000</b> | \$196.80  |
| <b>\$410,000</b> | \$28.20    | \$34.44 | \$34.44 | \$49.20 | \$73.23 | \$115.62 | \$183.75 | \$233.70 | <b>\$266,500</b> | \$262.24 | <b>\$205,000</b> | \$201.72  |
| <b>\$420,000</b> | \$28.88    | \$35.28 | \$35.28 | \$50.40 | \$75.02 | \$118.44 | \$188.22 | \$239.40 | <b>\$273,000</b> | \$268.63 | <b>\$210,000</b> | \$206.64  |
| <b>\$430,000</b> | \$29.58    | \$36.12 | \$36.12 | \$51.60 | \$76.81 | \$121.26 | \$192.71 | \$245.10 | <b>\$279,500</b> | \$275.03 | <b>\$215,000</b> | \$211.56  |
| <b>\$440,000</b> | \$30.26    | \$36.96 | \$36.96 | \$52.80 | \$78.59 | \$124.08 | \$197.19 | \$250.80 | <b>\$286,000</b> | \$281.43 | <b>\$220,000</b> | \$216.48  |
| <b>\$450,000</b> | \$30.94    | \$37.80 | \$37.80 | \$54.00 | \$80.37 | \$126.90 | \$201.67 | \$256.50 | <b>\$292,500</b> | \$287.83 | <b>\$225,000</b> | \$221.40  |
| <b>\$460,000</b> | \$31.64    | \$38.64 | \$38.64 | \$55.20 | \$82.17 | \$129.72 | \$206.15 | \$262.20 | <b>\$299,000</b> | \$294.21 | <b>\$230,000</b> | \$226.32  |
| <b>\$470,000</b> | \$32.32    | \$39.48 | \$39.48 | \$56.40 | \$83.95 | \$132.54 | \$210.63 | \$267.90 | <b>\$305,500</b> | \$300.61 | <b>\$235,000</b> | \$231.24  |
| <b>\$480,000</b> | \$33.00    | \$40.32 | \$40.32 | \$57.60 | \$85.73 | \$135.36 | \$215.11 | \$273.60 | <b>\$312,000</b> | \$307.01 | <b>\$240,000</b> | \$236.16  |
| <b>\$490,000</b> | \$33.70    | \$41.16 | \$41.16 | \$58.80 | \$87.52 | \$138.18 | \$219.60 | \$279.30 | <b>\$318,500</b> | \$313.40 | <b>\$245,000</b> | \$241.08  |
| <b>\$500,000</b> | \$34.38    | \$42.00 | \$42.00 | \$60.00 | \$89.31 | \$141.00 | \$224.07 | \$285.00 | <b>\$325,000</b> | \$319.80 | <b>\$250,000</b> | \$246.00  |

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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# COMMUNITY LIVING EXPERIENCES INC

## Voluntary-term life/AD&D - spouse

Estimated spouse bi-weekly premium amounts

End of the rate guarantee period: 12/31/2028

| 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 |
|------------------|------------|--------|--------|---------|---------|---------|---------|---------|-----------------|---------|-----------------|-----------|
| <b>\$5,000</b>   | \$0.35     | \$0.42 | \$0.42 | \$0.60  | \$0.90  | \$1.41  | \$2.24  | \$2.85  | <b>\$3,250</b>  | \$3.19  | <b>\$2,500</b>  | \$2.46    |
| <b>\$10,000</b>  | \$0.68     | \$0.84 | \$0.84 | \$1.20  | \$1.78  | \$2.82  | \$4.48  | \$5.70  | <b>\$6,500</b>  | \$6.40  | <b>\$5,000</b>  | \$4.92    |
| <b>\$15,000</b>  | \$1.03     | \$1.26 | \$1.26 | \$1.80  | \$2.68  | \$4.23  | \$6.72  | \$8.55  | <b>\$9,750</b>  | \$9.59  | <b>\$7,500</b>  | \$7.38    |
| <b>\$20,000</b>  | \$1.38     | \$1.68 | \$1.68 | \$2.40  | \$3.57  | \$5.64  | \$8.97  | \$11.40 | <b>\$13,000</b> | \$12.79 | <b>\$10,000</b> | \$9.84    |
| <b>\$25,000</b>  | \$1.71     | \$2.10 | \$2.10 | \$3.00  | \$4.46  | \$7.05  | \$11.20 | \$14.25 | <b>\$16,250</b> | \$15.99 | <b>\$12,500</b> | \$12.30   |
| <b>\$30,000</b>  | \$2.06     | \$2.52 | \$2.52 | \$3.60  | \$5.36  | \$8.46  | \$13.44 | \$17.10 | <b>\$19,500</b> | \$19.19 | <b>\$15,000</b> | \$14.76   |
| <b>\$35,000</b>  | \$2.41     | \$2.94 | \$2.94 | \$4.20  | \$6.25  | \$9.87  | \$15.69 | \$19.95 | <b>\$22,750</b> | \$22.38 | <b>\$17,500</b> | \$17.22   |
| <b>\$40,000</b>  | \$2.76     | \$3.36 | \$3.36 | \$4.80  | \$7.15  | \$11.28 | \$17.93 | \$22.80 | <b>\$26,000</b> | \$25.59 | <b>\$20,000</b> | \$19.68   |
| <b>\$45,000</b>  | \$3.09     | \$3.78 | \$3.78 | \$5.40  | \$8.04  | \$12.69 | \$20.16 | \$25.65 | <b>\$29,250</b> | \$28.78 | <b>\$22,500</b> | \$22.14   |
| <b>\$50,000</b>  | \$3.44     | \$4.20 | \$4.20 | \$6.00  | \$8.93  | \$14.10 | \$22.41 | \$28.50 | <b>\$32,500</b> | \$31.99 | <b>\$25,000</b> | \$24.60   |
| <b>\$55,000</b>  | \$3.79     | \$4.62 | \$4.62 | \$6.60  | \$9.83  | \$15.51 | \$24.65 | \$31.35 | <b>\$35,750</b> | \$35.18 | <b>\$27,500</b> | \$27.06   |
| <b>\$60,000</b>  | \$4.12     | \$5.04 | \$5.04 | \$7.20  | \$10.71 | \$16.92 | \$26.89 | \$34.20 | <b>\$39,000</b> | \$38.37 | <b>\$30,000</b> | \$29.52   |
| <b>\$65,000</b>  | \$4.47     | \$5.46 | \$5.46 | \$7.80  | \$11.61 | \$18.33 | \$29.13 | \$37.05 | <b>\$42,250</b> | \$41.58 | <b>\$32,500</b> | \$31.99   |
| <b>\$70,000</b>  | \$4.82     | \$5.88 | \$5.88 | \$8.40  | \$12.51 | \$19.74 | \$31.37 | \$39.90 | <b>\$45,500</b> | \$44.77 | <b>\$35,000</b> | \$34.44   |
| <b>\$75,000</b>  | \$5.15     | \$6.30 | \$6.30 | \$9.00  | \$13.39 | \$21.15 | \$33.61 | \$42.75 | <b>\$48,750</b> | \$47.97 | <b>\$37,500</b> | \$36.90   |
| <b>\$80,000</b>  | \$5.50     | \$6.72 | \$6.72 | \$9.60  | \$14.29 | \$22.56 | \$35.85 | \$45.60 | <b>\$52,000</b> | \$51.17 | <b>\$40,000</b> | \$39.36   |
| <b>\$85,000</b>  | \$5.85     | \$7.14 | \$7.14 | \$10.20 | \$15.18 | \$23.97 | \$38.10 | \$48.45 | <b>\$55,250</b> | \$54.37 | <b>\$42,500</b> | \$41.82   |
| <b>\$90,000</b>  | \$6.18     | \$7.56 | \$7.56 | \$10.80 | \$16.07 | \$25.38 | \$40.33 | \$51.30 | <b>\$58,500</b> | \$57.56 | <b>\$45,000</b> | \$44.28   |
| <b>\$95,000</b>  | \$6.53     | \$7.98 | \$7.98 | \$11.40 | \$16.97 | \$26.79 | \$42.57 | \$54.15 | <b>\$61,750</b> | \$60.77 | <b>\$47,500</b> | \$46.74   |
| <b>\$100,000</b> | \$6.88     | \$8.40 | \$8.40 | \$12.00 | \$17.86 | \$28.20 | \$44.82 | \$57.00 | <b>\$65,000</b> | \$63.96 | <b>\$50,000</b> | \$49.20   |

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

|                 |        |
|-----------------|--------|
| <b>\$5,000</b>  | \$0.46 |
| <b>\$10,000</b> | \$0.92 |

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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