

# CALIFORNIA HYDRONICS CORPORATION

## Voluntary-term life/AD&D - employee (non-smoker)

Estimated employee monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
\$10,000	\$0.99	\$1.14	\$1.35	\$1.80	\$2.71	\$4.08	\$6.79	\$10.57	\$6,500	\$12.53	\$5,000	\$20.90
\$20,000	\$1.98	\$2.28	\$2.70	\$3.60	\$5.42	\$8.16	\$13.58	\$21.14	\$13,000	\$25.07	\$10,000	\$41.79
\$30,000	\$2.97	\$3.42	\$4.05	\$5.40	\$8.13	\$12.24	\$20.37	\$31.71	\$19,500	\$37.59	\$15,000	\$62.69
\$40,000	\$3.96	\$4.56	\$5.40	\$7.20	\$10.84	\$16.32	\$27.16	\$42.28	\$26,000	\$50.13	\$20,000	\$83.58
\$50,000	\$4.95	\$5.70	\$6.75	\$9.00	\$13.55	\$20.40	\$33.95	\$52.85	\$32,500	\$62.66	\$25,000	\$104.48
\$60,000	\$5.94	\$6.84	\$8.10	\$10.80	\$16.26	\$24.48	\$40.74	\$63.42	\$39,000	\$75.19	\$30,000	\$125.37
\$70,000	\$6.93	\$7.98	\$9.45	\$12.60	\$18.97	\$28.56	\$47.53	\$73.99	\$45,500	\$87.73	\$35,000	\$146.27
\$80,000	\$7.92	\$9.12	\$10.80	\$14.40	\$21.68	\$32.64	\$54.32	\$84.56	\$52,000	\$100.25	\$40,000	\$167.16
\$90,000	\$8.91	\$10.26	\$12.15	\$16.20	\$24.39	\$36.72	\$61.11	\$95.13	\$58,500	\$112.79	\$45,000	\$188.06
\$100,000	\$9.90	\$11.40	\$13.50	\$18.00	\$27.10	\$40.80	\$67.90	\$105.70	\$65,000	\$125.32	\$50,000	\$208.95
\$110,000	\$10.89	\$12.54	\$14.85	\$19.80	\$29.81	\$44.88	\$74.69	\$116.27	\$71,500	\$137.85	\$55,000	\$229.85
\$120,000	\$11.88	\$13.68	\$16.20	\$21.60	\$32.52	\$48.96	\$81.48	\$126.84	\$78,000	\$150.39	\$60,000	\$250.74
\$130,000	\$12.87	\$14.82	\$17.55	\$23.40	\$35.23	\$53.04	\$88.27	\$137.41	\$84,500	\$162.91	\$65,000	\$271.64
\$140,000	\$13.86	\$15.96	\$18.90	\$25.20	\$37.94	\$57.12	\$95.06	\$147.98	\$91,000	\$175.45	\$70,000	\$292.53
\$150,000	\$14.85	\$17.10	\$20.25	\$27.00	\$40.65	\$61.20	\$101.85	\$158.55	\$97,500	\$187.98	\$75,000	\$313.43
\$160,000	\$15.84	\$18.24	\$21.60	\$28.80	\$43.36	\$65.28	\$108.64	\$169.12	\$104,000	\$200.51	\$80,000	\$334.32
\$170,000	\$16.83	\$19.38	\$22.95	\$30.60	\$46.07	\$69.36	\$115.43	\$179.69	\$110,500	\$213.05	\$85,000	\$355.22
\$180,000	\$17.82	\$20.52	\$24.30	\$32.40	\$48.78	\$73.44	\$122.22	\$190.26	\$117,000	\$225.57	\$90,000	\$376.11
\$190,000	\$18.81	\$21.66	\$25.65	\$34.20	\$51.49	\$77.52	\$129.01	\$200.83	\$123,500	\$238.11	\$95,000	\$397.01
\$200,000	\$19.80	\$22.80	\$27.00	\$36.00	\$54.20	\$81.60	\$135.80	\$211.40	\$130,000	\$250.64	\$100,000	\$417.90
\$210,000	\$20.79	\$23.94	\$28.35	\$37.80	\$56.91	\$85.68	\$142.59	\$221.97	\$136,500	\$263.17	\$105,000	\$438.80
\$220,000	\$21.78	\$25.08	\$29.70	\$39.60	\$59.62	\$89.76	\$149.38	\$232.54	\$143,000	\$275.71	\$110,000	\$459.69
\$230,000	\$22.77	\$26.22	\$31.05	\$41.40	\$62.33	\$93.84	\$156.17	\$243.11	\$149,500	\$288.23	\$115,000	\$480.59
\$240,000	\$23.76	\$27.36	\$32.40	\$43.20	\$65.04	\$97.92	\$162.96	\$253.68	\$156,000	\$300.77	\$120,000	\$501.48
\$250,000	\$24.75	\$28.50	\$33.75	\$45.00	\$67.75	\$102.00	\$169.75	\$264.25	\$162,500	\$313.30	\$125,000	\$522.38
\$260,000	\$25.74	\$29.64	\$35.10	\$46.80	\$70.46	\$106.08	\$176.54	\$274.82	\$169,000	\$325.83	\$130,000	\$543.27
\$270,000	\$26.73	\$30.78	\$36.45	\$48.60	\$73.17	\$110.16	\$183.33	\$285.39	\$175,500	\$338.37	\$135,000	\$564.17
\$280,000	\$27.72	\$31.92	\$37.80	\$50.40	\$75.88	\$114.24	\$190.12	\$295.96	\$182,000	\$350.89	\$140,000	\$585.06
\$290,000	\$28.71	\$33.06	\$39.15	\$52.20	\$78.59	\$118.32	\$196.91	\$306.53	\$188,500	\$363.43	\$145,000	\$605.96
\$300,000	\$29.70	\$34.20	\$40.50	\$54.00	\$81.30	\$122.40	\$203.70	\$317.10	\$195,000	\$375.96	\$150,000	\$626.85
\$310,000	\$30.69	\$35.34	\$41.85	\$55.80	\$84.01	\$126.48	\$210.49	\$327.67	\$201,500	\$388.49	\$155,000	\$647.75
\$320,000	\$31.68	\$36.48	\$43.20	\$57.60	\$86.72	\$130.56	\$217.28	\$338.24	\$208,000	\$401.03	\$160,000	\$668.64
\$330,000	\$32.67	\$37.62	\$44.55	\$59.40	\$89.43	\$134.64	\$224.07	\$348.81	\$214,500	\$413.55	\$165,000	\$689.54
\$340,000	\$33.66	\$38.76	\$45.90	\$61.20	\$92.14	\$138.72	\$230.86	\$359.38	\$221,000	\$426.09	\$170,000	\$710.43
\$350,000	\$34.65	\$39.90	\$47.25	\$63.00	\$94.85	\$142.80	\$237.65	\$369.95	\$227,500	\$438.62	\$175,000	\$731.33
\$360,000	\$35.64	\$41.04	\$48.60	\$64.80	\$97.56	\$146.88	\$244.44	\$380.52	\$234,000	\$451.15	\$180,000	\$752.22
\$370,000	\$36.63	\$42.18	\$49.95	\$66.60	\$100.27	\$150.96	\$251.23	\$391.09	\$240,500	\$463.69	\$185,000	\$773.12

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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# CALIFORNIA HYDRONICS CORPORATION

## Voluntary-term life/AD&D - employee (non-smoker)

Estimated employee monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
<b>\$380,000</b>	\$37.62	\$43.32	\$51.30	\$68.40	\$102.98	\$155.04	\$258.02	\$401.66	<b>\$247,000</b>	\$476.21	<b>\$190,000</b>	\$794.01
<b>\$390,000</b>	\$38.61	\$44.46	\$52.65	\$70.20	\$105.69	\$159.12	\$264.81	\$412.23	<b>\$253,500</b>	\$488.75	<b>\$195,000</b>	\$814.91
<b>\$400,000</b>	\$39.60	\$45.60	\$54.00	\$72.00	\$108.40	\$163.20	\$271.60	\$422.80	<b>\$260,000</b>	\$501.28	<b>\$200,000</b>	\$835.80
<b>\$410,000</b>	\$40.59	\$46.74	\$55.35	\$73.80	\$111.11	\$167.28	\$278.39	\$433.37	<b>\$266,500</b>	\$513.81	<b>\$205,000</b>	\$856.70
<b>\$420,000</b>	\$41.58	\$47.88	\$56.70	\$75.60	\$113.82	\$171.36	\$285.18	\$443.94	<b>\$273,000</b>	\$526.35	<b>\$210,000</b>	\$877.59
<b>\$430,000</b>	\$42.57	\$49.02	\$58.05	\$77.40	\$116.53	\$175.44	\$291.97	\$454.51	<b>\$279,500</b>	\$538.87	<b>\$215,000</b>	\$898.49
<b>\$440,000</b>	\$43.56	\$50.16	\$59.40	\$79.20	\$119.24	\$179.52	\$298.76	\$465.08	<b>\$286,000</b>	\$551.41	<b>\$220,000</b>	\$919.38
<b>\$450,000</b>	\$44.55	\$51.30	\$60.75	\$81.00	\$121.95	\$183.60	\$305.55	\$475.65	<b>\$292,500</b>	\$563.94	<b>\$225,000</b>	\$940.28
<b>\$460,000</b>	\$45.54	\$52.44	\$62.10	\$82.80	\$124.66	\$187.68	\$312.34	\$486.22	<b>\$299,000</b>	\$576.47	<b>\$230,000</b>	\$961.17
<b>\$470,000</b>	\$46.53	\$53.58	\$63.45	\$84.60	\$127.37	\$191.76	\$319.13	\$496.79	<b>\$305,500</b>	\$589.01	<b>\$235,000</b>	\$982.07
<b>\$480,000</b>	\$47.52	\$54.72	\$64.80	\$86.40	\$130.08	\$195.84	\$325.92	\$507.36	<b>\$312,000</b>	\$601.53	<b>\$240,000</b>	\$1,002.96
<b>\$490,000</b>	\$48.51	\$55.86	\$66.15	\$88.20	\$132.79	\$199.92	\$332.71	\$517.93	<b>\$318,500</b>	\$614.07	<b>\$245,000</b>	\$1,023.86
<b>\$500,000</b>	\$49.50	\$57.00	\$67.50	\$90.00	\$135.50	\$204.00	\$339.50	\$528.50	<b>\$325,000</b>	\$626.60	<b>\$250,000</b>	\$1,044.75

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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# CALIFORNIA HYDRONICS CORPORATION

## Voluntary-term life/AD&D - spouse (non-smoker)

Estimated spouse monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
\$5,000	\$0.50	\$0.57	\$0.68	\$0.90	\$1.36	\$2.04	\$3.40	\$5.29	\$3,250	\$6.27	\$2,500	\$10.45
\$10,000	\$0.99	\$1.14	\$1.35	\$1.80	\$2.71	\$4.08	\$6.79	\$10.57	\$6,500	\$12.53	\$5,000	\$20.90
\$15,000	\$1.49	\$1.71	\$2.03	\$2.70	\$4.07	\$6.12	\$10.19	\$15.86	\$9,750	\$18.80	\$7,500	\$31.34
\$20,000	\$1.98	\$2.28	\$2.70	\$3.60	\$5.42	\$8.16	\$13.58	\$21.14	\$13,000	\$25.07	\$10,000	\$41.79
\$25,000	\$2.48	\$2.85	\$3.38	\$4.50	\$6.78	\$10.20	\$16.98	\$26.43	\$16,250	\$31.34	\$12,500	\$52.24
\$30,000	\$2.97	\$3.42	\$4.05	\$5.40	\$8.13	\$12.24	\$20.37	\$31.71	\$19,500	\$37.59	\$15,000	\$62.69
\$35,000	\$3.47	\$3.99	\$4.73	\$6.30	\$9.49	\$14.28	\$23.77	\$37.00	\$22,750	\$43.86	\$17,500	\$73.13
\$40,000	\$3.96	\$4.56	\$5.40	\$7.20	\$10.84	\$16.32	\$27.16	\$42.28	\$26,000	\$50.13	\$20,000	\$83.58
\$45,000	\$4.46	\$5.13	\$6.08	\$8.10	\$12.20	\$18.36	\$30.56	\$47.57	\$29,250	\$56.39	\$22,500	\$94.03
\$50,000	\$4.95	\$5.70	\$6.75	\$9.00	\$13.55	\$20.40	\$33.95	\$52.85	\$32,500	\$62.66	\$25,000	\$104.48
\$55,000	\$5.45	\$6.27	\$7.43	\$9.90	\$14.91	\$22.44	\$37.35	\$58.14	\$35,750	\$68.93	\$27,500	\$114.92
\$60,000	\$5.94	\$6.84	\$8.10	\$10.80	\$16.26	\$24.48	\$40.74	\$63.42	\$39,000	\$75.19	\$30,000	\$125.37
\$65,000	\$6.44	\$7.41	\$8.78	\$11.70	\$17.62	\$26.52	\$44.14	\$68.71	\$42,250	\$81.46	\$32,500	\$135.82
\$70,000	\$6.93	\$7.98	\$9.45	\$12.60	\$18.97	\$28.56	\$47.53	\$73.99	\$45,500	\$87.73	\$35,000	\$146.27
\$75,000	\$7.43	\$8.55	\$10.13	\$13.50	\$20.33	\$30.60	\$50.93	\$79.28	\$48,750	\$94.00	\$37,500	\$156.71
\$80,000	\$7.92	\$9.12	\$10.80	\$14.40	\$21.68	\$32.64	\$54.32	\$84.56	\$52,000	\$100.25	\$40,000	\$167.16
\$85,000	\$8.42	\$9.69	\$11.48	\$15.30	\$23.04	\$34.68	\$57.72	\$89.85	\$55,250	\$106.52	\$42,500	\$177.61
\$90,000	\$8.91	\$10.26	\$12.15	\$16.20	\$24.39	\$36.72	\$61.11	\$95.13	\$58,500	\$112.79	\$45,000	\$188.06
\$95,000	\$9.41	\$10.83	\$12.83	\$17.10	\$25.75	\$38.76	\$64.51	\$100.42	\$61,750	\$119.05	\$47,500	\$198.50
\$100,000	\$9.90	\$11.40	\$13.50	\$18.00	\$27.10	\$40.80	\$67.90	\$105.70	\$65,000	\$125.32	\$50,000	\$208.95
\$105,000	\$10.40	\$11.97	\$14.18	\$18.90	\$28.46	\$42.84	\$71.30	\$110.99	\$68,250	\$131.59	\$52,500	\$219.40
\$110,000	\$10.89	\$12.54	\$14.85	\$19.80	\$29.81	\$44.88	\$74.69	\$116.27	\$71,500	\$137.85	\$55,000	\$229.85
\$115,000	\$11.39	\$13.11	\$15.53	\$20.70	\$31.17	\$46.92	\$78.09	\$121.56	\$74,750	\$144.12	\$57,500	\$240.29
\$120,000	\$11.88	\$13.68	\$16.20	\$21.60	\$32.52	\$48.96	\$81.48	\$126.84	\$78,000	\$150.39	\$60,000	\$250.74
\$125,000	\$12.38	\$14.25	\$16.88	\$22.50	\$33.88	\$51.00	\$84.88	\$132.13	\$81,250	\$156.66	\$62,500	\$261.19
\$130,000	\$12.87	\$14.82	\$17.55	\$23.40	\$35.23	\$53.04	\$88.27	\$137.41	\$84,500	\$162.91	\$65,000	\$271.64
\$135,000	\$13.37	\$15.39	\$18.23	\$24.30	\$36.59	\$55.08	\$91.67	\$142.70	\$87,750	\$169.18	\$67,500	\$282.08
\$140,000	\$13.86	\$15.96	\$18.90	\$25.20	\$37.94	\$57.12	\$95.06	\$147.98	\$91,000	\$175.45	\$70,000	\$292.53
\$145,000	\$14.36	\$16.53	\$19.58	\$26.10	\$39.30	\$59.16	\$98.46	\$153.27	\$94,250	\$181.71	\$72,500	\$302.98
\$150,000	\$14.85	\$17.10	\$20.25	\$27.00	\$40.65	\$61.20	\$101.85	\$158.55	\$97,500	\$187.98	\$75,000	\$313.43

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	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50

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# CALIFORNIA HYDRONICS CORPORATION

## Voluntary-term life/AD&D - spouse (non-smoker)

Estimated spouse monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
\$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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## Voluntary-term life/AD&D - employee (smoker)

Estimated employee monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
\$10,000	\$1.44	\$1.74	\$2.19	\$3.05	\$4.82	\$7.47	\$12.43	\$18.29	\$6,500	\$20.75	\$5,000	\$30.62
\$20,000	\$2.88	\$3.48	\$4.38	\$6.10	\$9.64	\$14.94	\$24.86	\$36.58	\$13,000	\$41.51	\$10,000	\$61.24
\$30,000	\$4.32	\$5.22	\$6.57	\$9.15	\$14.46	\$22.41	\$37.29	\$54.87	\$19,500	\$62.26	\$15,000	\$91.86
\$40,000	\$5.76	\$6.96	\$8.76	\$12.20	\$19.28	\$29.88	\$49.72	\$73.16	\$26,000	\$83.02	\$20,000	\$122.48
\$50,000	\$7.20	\$8.70	\$10.95	\$15.25	\$24.10	\$37.35	\$62.15	\$91.45	\$32,500	\$103.77	\$25,000	\$153.10
\$60,000	\$8.64	\$10.44	\$13.14	\$18.30	\$28.92	\$44.82	\$74.58	\$109.74	\$39,000	\$124.52	\$30,000	\$183.72
\$70,000	\$10.08	\$12.18	\$15.33	\$21.35	\$33.74	\$52.29	\$87.01	\$128.03	\$45,500	\$145.28	\$35,000	\$214.34
\$80,000	\$11.52	\$13.92	\$17.52	\$24.40	\$38.56	\$59.76	\$99.44	\$146.32	\$52,000	\$166.03	\$40,000	\$244.96
\$90,000	\$12.96	\$15.66	\$19.71	\$27.45	\$43.38	\$67.23	\$111.87	\$164.61	\$58,500	\$186.79	\$45,000	\$275.58
\$100,000	\$14.40	\$17.40	\$21.90	\$30.50	\$48.20	\$74.70	\$124.30	\$182.90	\$65,000	\$207.55	\$50,000	\$306.20
\$110,000	\$15.84	\$19.14	\$24.09	\$33.55	\$53.02	\$82.17	\$136.73	\$201.19	\$71,500	\$228.30	\$55,000	\$336.82
\$120,000	\$17.28	\$20.88	\$26.28	\$36.60	\$57.84	\$89.64	\$149.16	\$219.48	\$78,000	\$249.06	\$60,000	\$367.44
\$130,000	\$18.72	\$22.62	\$28.47	\$39.65	\$62.66	\$97.11	\$161.59	\$237.77	\$84,500	\$269.81	\$65,000	\$398.06
\$140,000	\$20.16	\$24.36	\$30.66	\$42.70	\$67.48	\$104.58	\$174.02	\$256.06	\$91,000	\$290.57	\$70,000	\$428.68
\$150,000	\$21.60	\$26.10	\$32.85	\$45.75	\$72.30	\$112.05	\$186.45	\$274.35	\$97,500	\$311.32	\$75,000	\$459.30
\$160,000	\$23.04	\$27.84	\$35.04	\$48.80	\$77.12	\$119.52	\$198.88	\$292.64	\$104,000	\$332.07	\$80,000	\$489.92
\$170,000	\$24.48	\$29.58	\$37.23	\$51.85	\$81.94	\$126.99	\$211.31	\$310.93	\$110,500	\$352.83	\$85,000	\$520.54
\$180,000	\$25.92	\$31.32	\$39.42	\$54.90	\$86.76	\$134.46	\$223.74	\$329.22	\$117,000	\$373.58	\$90,000	\$551.16
\$190,000	\$27.36	\$33.06	\$41.61	\$57.95	\$91.58	\$141.93	\$236.17	\$347.51	\$123,500	\$394.34	\$95,000	\$581.78
\$200,000	\$28.80	\$34.80	\$43.80	\$61.00	\$96.40	\$149.40	\$248.60	\$365.80	\$130,000	\$415.09	\$100,000	\$612.40
\$210,000	\$30.24	\$36.54	\$45.99	\$64.05	\$101.22	\$156.87	\$261.03	\$384.09	\$136,500	\$435.84	\$105,000	\$643.02
\$220,000	\$31.68	\$38.28	\$48.18	\$67.10	\$106.04	\$164.34	\$273.46	\$402.38	\$143,000	\$456.60	\$110,000	\$673.64
\$230,000	\$33.12	\$40.02	\$50.37	\$70.15	\$110.86	\$171.81	\$285.89	\$420.67	\$149,500	\$477.35	\$115,000	\$704.26
\$240,000	\$34.56	\$41.76	\$52.56	\$73.20	\$115.68	\$179.28	\$298.32	\$438.96	\$156,000	\$498.11	\$120,000	\$734.88
\$250,000	\$36.00	\$43.50	\$54.75	\$76.25	\$120.50	\$186.75	\$310.75	\$457.25	\$162,500	\$518.86	\$125,000	\$765.50
\$260,000	\$37.44	\$45.24	\$56.94	\$79.30	\$125.32	\$194.22	\$323.18	\$475.54	\$169,000	\$539.61	\$130,000	\$796.12
\$270,000	\$38.88	\$46.98	\$59.13	\$82.35	\$130.14	\$201.69	\$335.61	\$493.83	\$175,500	\$560.37	\$135,000	\$826.74
\$280,000	\$40.32	\$48.72	\$61.32	\$85.40	\$134.96	\$209.16	\$348.04	\$512.12	\$182,000	\$581.12	\$140,000	\$857.36
\$290,000	\$41.76	\$50.46	\$63.51	\$88.45	\$139.78	\$216.63	\$360.47	\$530.41	\$188,500	\$601.88	\$145,000	\$887.98
\$300,000	\$43.20	\$52.20	\$65.70	\$91.50	\$144.60	\$224.10	\$372.90	\$548.70	\$195,000	\$622.64	\$150,000	\$918.60
\$310,000	\$44.64	\$53.94	\$67.89	\$94.55	\$149.42	\$231.57	\$385.33	\$566.99	\$201,500	\$643.39	\$155,000	\$949.22
\$320,000	\$46.08	\$55.68	\$70.08	\$97.60	\$154.24	\$239.04	\$397.76	\$585.28	\$208,000	\$664.15	\$160,000	\$979.84
\$330,000	\$47.52	\$57.42	\$72.27	\$100.65	\$159.06	\$246.51	\$410.19	\$603.57	\$214,500	\$684.90	\$165,000	\$1,010.46
\$340,000	\$48.96	\$59.16	\$74.46	\$103.70	\$163.88	\$253.98	\$422.62	\$621.86	\$221,000	\$705.66	\$170,000	\$1,041.08
\$350,000	\$50.40	\$60.90	\$76.65	\$106.75	\$168.70	\$261.45	\$435.05	\$640.15	\$227,500	\$726.41	\$175,000	\$1,071.70
\$360,000	\$51.84	\$62.64	\$78.84	\$109.80	\$173.52	\$268.92	\$447.48	\$658.44	\$234,000	\$747.16	\$180,000	\$1,102.32
\$370,000	\$53.28	\$64.38	\$81.03	\$112.85	\$178.34	\$276.39	\$459.91	\$676.73	\$240,500	\$767.92	\$185,000	\$1,132.94

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# CALIFORNIA HYDRONICS CORPORATION

## Voluntary-term life/AD&D - employee (smoker)

Estimated employee monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
<b>\$380,000</b>	\$54.72	\$66.12	\$83.22	\$115.90	\$183.16	\$283.86	\$472.34	\$695.02	<b>\$247,000</b>	\$788.67	<b>\$190,000</b>	\$1,163.56
<b>\$390,000</b>	\$56.16	\$67.86	\$85.41	\$118.95	\$187.98	\$291.33	\$484.77	\$713.31	<b>\$253,500</b>	\$809.43	<b>\$195,000</b>	\$1,194.18
<b>\$400,000</b>	\$57.60	\$69.60	\$87.60	\$122.00	\$192.80	\$298.80	\$497.20	\$731.60	<b>\$260,000</b>	\$830.18	<b>\$200,000</b>	\$1,224.80
<b>\$410,000</b>	\$59.04	\$71.34	\$89.79	\$125.05	\$197.62	\$306.27	\$509.63	\$749.89	<b>\$266,500</b>	\$850.93	<b>\$205,000</b>	\$1,255.42
<b>\$420,000</b>	\$60.48	\$73.08	\$91.98	\$128.10	\$202.44	\$313.74	\$522.06	\$768.18	<b>\$273,000</b>	\$871.69	<b>\$210,000</b>	\$1,286.04
<b>\$430,000</b>	\$61.92	\$74.82	\$94.17	\$131.15	\$207.26	\$321.21	\$534.49	\$786.47	<b>\$279,500</b>	\$892.44	<b>\$215,000</b>	\$1,316.66
<b>\$440,000</b>	\$63.36	\$76.56	\$96.36	\$134.20	\$212.08	\$328.68	\$546.92	\$804.76	<b>\$286,000</b>	\$913.20	<b>\$220,000</b>	\$1,347.28
<b>\$450,000</b>	\$64.80	\$78.30	\$98.55	\$137.25	\$216.90	\$336.15	\$559.35	\$823.05	<b>\$292,500</b>	\$933.95	<b>\$225,000</b>	\$1,377.90
<b>\$460,000</b>	\$66.24	\$80.04	\$100.74	\$140.30	\$221.72	\$343.62	\$571.78	\$841.34	<b>\$299,000</b>	\$954.70	<b>\$230,000</b>	\$1,408.52
<b>\$470,000</b>	\$67.68	\$81.78	\$102.93	\$143.35	\$226.54	\$351.09	\$584.21	\$859.63	<b>\$305,500</b>	\$975.46	<b>\$235,000</b>	\$1,439.14
<b>\$480,000</b>	\$69.12	\$83.52	\$105.12	\$146.40	\$231.36	\$358.56	\$596.64	\$877.92	<b>\$312,000</b>	\$996.21	<b>\$240,000</b>	\$1,469.76
<b>\$490,000</b>	\$70.56	\$85.26	\$107.31	\$149.45	\$236.18	\$366.03	\$609.07	\$896.21	<b>\$318,500</b>	\$1,016.97	<b>\$245,000</b>	\$1,500.38
<b>\$500,000</b>	\$72.00	\$87.00	\$109.50	\$152.50	\$241.00	\$373.50	\$621.50	\$914.50	<b>\$325,000</b>	\$1,037.73	<b>\$250,000</b>	\$1,531.00

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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# CALIFORNIA HYDRONICS CORPORATION

## Voluntary-term life/AD&D - spouse (smoker)

Estimated spouse monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
\$5,000	\$0.72	\$0.87	\$1.10	\$1.53	\$2.41	\$3.74	\$6.22	\$9.15	\$3,250	\$10.38	\$2,500	\$15.31
\$10,000	\$1.44	\$1.74	\$2.19	\$3.05	\$4.82	\$7.47	\$12.43	\$18.29	\$6,500	\$20.75	\$5,000	\$30.62
\$15,000	\$2.16	\$2.61	\$3.29	\$4.58	\$7.23	\$11.21	\$18.65	\$27.44	\$9,750	\$31.13	\$7,500	\$45.93
\$20,000	\$2.88	\$3.48	\$4.38	\$6.10	\$9.64	\$14.94	\$24.86	\$36.58	\$13,000	\$41.51	\$10,000	\$61.24
\$25,000	\$3.60	\$4.35	\$5.48	\$7.63	\$12.05	\$18.68	\$31.08	\$45.73	\$16,250	\$51.89	\$12,500	\$76.55
\$30,000	\$4.32	\$5.22	\$6.57	\$9.15	\$14.46	\$22.41	\$37.29	\$54.87	\$19,500	\$62.26	\$15,000	\$91.86
\$35,000	\$5.04	\$6.09	\$7.67	\$10.68	\$16.87	\$26.15	\$43.51	\$64.02	\$22,750	\$72.64	\$17,500	\$107.17
\$40,000	\$5.76	\$6.96	\$8.76	\$12.20	\$19.28	\$29.88	\$49.72	\$73.16	\$26,000	\$83.02	\$20,000	\$122.48
\$45,000	\$6.48	\$7.83	\$9.86	\$13.73	\$21.69	\$33.62	\$55.94	\$82.31	\$29,250	\$93.39	\$22,500	\$137.79
\$50,000	\$7.20	\$8.70	\$10.95	\$15.25	\$24.10	\$37.35	\$62.15	\$91.45	\$32,500	\$103.77	\$25,000	\$153.10
\$55,000	\$7.92	\$9.57	\$12.05	\$16.78	\$26.51	\$41.09	\$68.37	\$100.60	\$35,750	\$114.15	\$27,500	\$168.41
\$60,000	\$8.64	\$10.44	\$13.14	\$18.30	\$28.92	\$44.82	\$74.58	\$109.74	\$39,000	\$124.52	\$30,000	\$183.72
\$65,000	\$9.36	\$11.31	\$14.24	\$19.83	\$31.33	\$48.56	\$80.80	\$118.89	\$42,250	\$134.90	\$32,500	\$199.03
\$70,000	\$10.08	\$12.18	\$15.33	\$21.35	\$33.74	\$52.29	\$87.01	\$128.03	\$45,500	\$145.28	\$35,000	\$214.34
\$75,000	\$10.80	\$13.05	\$16.43	\$22.88	\$36.15	\$56.03	\$93.23	\$137.18	\$48,750	\$155.66	\$37,500	\$229.65
\$80,000	\$11.52	\$13.92	\$17.52	\$24.40	\$38.56	\$59.76	\$99.44	\$146.32	\$52,000	\$166.03	\$40,000	\$244.96
\$85,000	\$12.24	\$14.79	\$18.62	\$25.93	\$40.97	\$63.50	\$105.66	\$155.47	\$55,250	\$176.41	\$42,500	\$260.27
\$90,000	\$12.96	\$15.66	\$19.71	\$27.45	\$43.38	\$67.23	\$111.87	\$164.61	\$58,500	\$186.79	\$45,000	\$275.58
\$95,000	\$13.68	\$16.53	\$20.81	\$28.98	\$45.79	\$70.97	\$118.09	\$173.76	\$61,750	\$197.16	\$47,500	\$290.89
\$100,000	\$14.40	\$17.40	\$21.90	\$30.50	\$48.20	\$74.70	\$124.30	\$182.90	\$65,000	\$207.55	\$50,000	\$306.20
\$105,000	\$15.12	\$18.27	\$23.00	\$32.03	\$50.61	\$78.44	\$130.52	\$192.05	\$68,250	\$217.93	\$52,500	\$321.51
\$110,000	\$15.84	\$19.14	\$24.09	\$33.55	\$53.02	\$82.17	\$136.73	\$201.19	\$71,500	\$228.30	\$55,000	\$336.82
\$115,000	\$16.56	\$20.01	\$25.19	\$35.08	\$55.43	\$85.91	\$142.95	\$210.34	\$74,750	\$238.68	\$57,500	\$352.13
\$120,000	\$17.28	\$20.88	\$26.28	\$36.60	\$57.84	\$89.64	\$149.16	\$219.48	\$78,000	\$249.06	\$60,000	\$367.44
\$125,000	\$18.00	\$21.75	\$27.38	\$38.13	\$60.25	\$93.38	\$155.38	\$228.63	\$81,250	\$259.44	\$62,500	\$382.75
\$130,000	\$18.72	\$22.62	\$28.47	\$39.65	\$62.66	\$97.11	\$161.59	\$237.77	\$84,500	\$269.81	\$65,000	\$398.06
\$135,000	\$19.44	\$23.49	\$29.57	\$41.18	\$65.07	\$100.85	\$167.81	\$246.92	\$87,750	\$280.19	\$67,500	\$413.37
\$140,000	\$20.16	\$24.36	\$30.66	\$42.70	\$67.48	\$104.58	\$174.02	\$256.06	\$91,000	\$290.57	\$70,000	\$428.68
\$145,000	\$20.88	\$25.23	\$31.76	\$44.23	\$69.89	\$108.32	\$180.24	\$265.21	\$94,250	\$300.94	\$72,500	\$443.99
\$150,000	\$21.60	\$26.10	\$32.85	\$45.75	\$72.30	\$112.05	\$186.45	\$274.35	\$97,500	\$311.32	\$75,000	\$459.30

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	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50

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# CALIFORNIA HYDRONICS CORPORATION

## Voluntary-term life/AD&D - spouse (smoker)

Estimated spouse monthly 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	Reduced benefit	65-69	Reduced benefit	70 & over
\$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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