

# Alpha Omega Advisement LLC

## Long term disability

### Estimated monthly benefit amount & weekly deduction amount

End of rate guarantee period: 05/31/2026

To determine your estimated weekly deduction, multiply your covered monthly earnings by your age rate in the box at the right. See your benefit summary for the definition of earnings.

Covered monthly earnings: \$ \_\_\_\_\_  
If your monthly earnings are greater than \$12,500.00 then use \$12,500.00 as your earnings.

X Age rate: \_\_\_\_\_

X Employee Contribution Percent: 100%

= Employee's estimated weekly deduction : \$ \_\_\_\_\_

Age	Weekly rate
Under age 24	0.00048462
25-29	0.00050769
30-34	0.00085385
35-39	0.00150000
40-44	0.00186923
45-49	0.00221538
50-54	0.00256154
55-59	0.00369231
60-64	0.00431538
65-69	0.00184615
70+	0.00092308

To determine your estimated monthly benefit amount, multiply your covered monthly earnings by your benefit percentage.

Covered monthly earnings: \$ \_\_\_\_\_  
If your monthly earnings are greater than \$12,500.00 then use \$12,500.00 as your earnings.

X Benefit percentage: 0.60

= Estimated monthly benefit amount: \$ \_\_\_\_\_

### Example

Age 30; covered monthly earnings: \$1,200; age rate is 0.00085385; Employee Contribution: 100%

Employee's estimated weekly deduction :  $\$1,200.00 \times 0.00085385 \times 1.00 = \$1.02$

Estimated monthly benefit amount :  $\$1,200.00 \times 0.60 = \$720.00$



If your age changes to a different rate band during the guarantee period, your monthly deduction will change to reflect the new rate band effective on the next policy anniversary date.

This is a general statement of Long Term Disability insurance underwritten by Principal Life Insurance Company. It is not an insurance contract and does not contain all of the qualifications and restrictions of the coverage being offered to you. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group policy determines all rights, benefits, exclusions and limitations of the insurance described here. For more details about the coverage, refer to the policy that will be issued to each member.