Policyholder: GD Barri & Associates

Group voluntary short-term disability insurance

Benefit summary for all members

Effective date: 05/01/2026

Eligibility	
Eligible employees	All active, full-time employees working at least 30 hours a week
Benefits payable	
Primary weekly benefit	60% of your earnings up to $2,500
Benefit amount	Your primary weekly benefit minus other income sources
Elimination period	Benefits begin on the 15th day for accidents and 15th day for sickness
Benefit payment period	Up to 11 weeks
Maternity	Pregnancy and childbirth are treated the same as any other disability
Limitations & exclusions	
Pre-existing conditions	3 months prior / 12 months insured
Other limitations	A complete list is included in your booklet

What's available to me?

Help protect one of your most valuable assets - the ability to earn an income. If you're temporarily disabled and can't work for a short amount of time, you can rely on short-term disability insurance to replace a portion of your weekly income.

Your primary weekly benefit is 60% of your earnings prior to your disability up to $2,500 minus other income sources. Other income sources could include but aren't limited to Social Security, other earnings, worker's compensation and state disability (if applicable), and salary continuance.

Your benefits are determined by your base wage with bonus and commissions. This is your definition of earnings and is outlined further in the booklet you'll receive following enrollment.

Compensation for business owners covers business profits plus salaries averaged over the prior two years.

Who can buy coverage?

- You may buy coverage if you're an active, full-time employee working at least 30 hours a week. Seasonal, temporary, or contract employees can't purchase.
  - If you're on regularly scheduled day off, holiday, vacation day, jury duty, funeral leave, or personal time off, you're still considered actively at work, as long as you're fulfilling your regular duties and were working the day immediately prior to your time off.
  - You must enroll within 31 days of being eligible. If you don't, you'll need to provide health information for us to review for approval.

Additional eligibility requirements may apply.

When do I begin receiving disability benefits?

Your elimination period is completed and benefits begin on the 15th day for accidents and the 15th day for sickness. The elimination period is the amount of time before you start receiving benefits.

Once I start receiving benefits, how long will they continue?

Short-term disability benefits can continue up to 11 weeks.

What types of conditions may qualify as a disability?

You'll be considered disabled due to sickness or injury, or pregnancy.

During your elimination period and your benefit payment period (how long benefit is paid), one of the following must apply:

- You're unable to perform the majority of substantial duties of your own job; or
- You're unable to earn 80% of your income prior to your disability while working in a modified capacity.

Do I qualify if I have a preexisting condition?

You may. If you haven't been seen by a doctor or prescribed medication for an injury or sickness in the last 3 months or if your disability happens after 12 consecutive months of coverage, you may qualify.

Additional benefits:

Work incentive benefit	If you're working on a limited or part-time basis, you can keep your work earnings and may still receive your disability benefit. You can't receive more than 100% of your earnings prior to your disability.
Rehabilitation plan	If you're disabled, our staff may work with you, your physician and employer to create an individual rehabilitation plan to help you return to work. You may also receive this benefit if you're not disabled but have a condition that prevents you from working.
Rehabilitation incentive benefit	If you're totally disabled and satisfy the requirements of an individual rehabilitation plan, your benefit percentage may increase by 5%.
Mandatory rehabilitation	You may be paid for any expenses associated with an approved rehabilitation plan.

What are the limitations and exclusions of my coverage?

Preexisting conditions

A preexisting condition is an injury or sickness (including pregnancy) and all related conditions and complications, in the three months prior to your effective date under this policy, for which you:

- Received medical treatment, consultation, care or service; or
- Were prescribed or took prescription medications

In the event an investigation is necessary to determine if a disability is preexisting, benefits may be payable for up to six weeks while The Principal is conducting its preexisting condition investigation. Once the investigation is complete and if the disability is deemed to be a preexisting condition, no further benefits will be payable. Benefits will not be paid beyond the date six weeks following the date of disability for disabilities resulting from preexisting conditions unless, when you become disabled, you have been actively at work for one full day after being covered under the policy for 12 consecutive months. No benefits will be paid for a subsequent claim subject to a preexisting condition investigation for the same condition.

No benefits will be paid for any disability that is caused by, a complication of, or resulting from the same preexisting condition that you had previously received benefits for.

Preexisting condition limitations also apply to benefit increases due to:

- Policy amendments
- Changes in earnings of 25% or greater

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This is a summary of short-term disability coverage insured by or with administrative services provided by Principal Life Insurance Company. This outline is a brief description of your coverage. It is not an insurance contract or a complete statement of the rights, benefits, limitations and exclusions of the coverage. If there is a discrepancy between the policy and this document, the actual policy provision prevails. For complete coverage details, refer to the booklet.

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Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392

Voluntary rates

Presented to: GD Barri & Associates
Effective date: May 1, 2026

The volume, lives, monthly costs and annual costs will be determined upon final enrollment.

Voluntary term life monthly rate[1] per $1,000 members electing low plan, members electing high plan		
Age	**Employee**	**Spouse**
29 & under	$.077	$.077
30 - 34	$.092	$.092
35 - 39	$.115	$.115
40 - 44	$.189	$.189
45 - 49	$.278	$.278
50 - 54	$.455	$.455
55 - 59	$.728	$.728
60 - 64	$.990	$.990
65 - 69	$1.578	$1.578
70 & over	$2.709	$2.709

Rate guarantee: two years, unless volume increases or decreases by more than 25%

[1]Voluntary term life rates do not include the AD&D rate. The spouse is charged based upon his/her individual age.

Child(ren) monthly rate:

$10,000 of coverage for $2.00 per family

$20,000 of coverage for $4.00 per family

Voluntary Accidental Death and Dismemberment (AD&D) monthly rate per $1,000 members electing low plan, members electing high plan	
Employee and spouse	$.028

AD&D is automatically added to any voluntary term life benefit elected. Employee and spouse are charged separately.

Voluntary long-term disability % of CME[1]	
Age	**Monthly rate**
24 & under	$.14
25 - 29	$.14
30 - 34	$.26
35 - 39	$.37
40 - 44	$.64
45 - 49	$.84
50 - 54	$1.18
55 - 59	$1.52
60 - 64	$1.18
65 - 69	$.88

Voluntary rates

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70 & over	$.64

Rate guarantee: two years, unless covered monthly earnings increase or decrease by more than 25% since the last policy anniversary

[1]Covered monthly earnings

Voluntary short-term disability per $10 of weekly benefit	
Age	**Monthly rate**
24 & under	$.18
25 - 29	$.19
30 - 34	$.20
35 - 39	$.18
40 - 44	$.17
45 - 49	$.22
50 - 54	$.31
55 - 59	$.36
60 - 64	$.41
65 - 69	$.50
70 & over	$.66

Rate guarantee: two years, unless covered weekly earnings increase or decrease by more than 25% since the last policy anniversary