



Mailing Address
Des Moines, IA 50392-0002

Principal Life
Insurance Company

Employee Enrollment
& Waiver-NC

PLEASE USE BLACK INK
PLEASE ENTER DATES AS MM/DD/YYYY

Company name TEAMCRAFT ROOFING, INC.	Division level	Account number/unit number 1145709-10001
---	----------------	---

Employee Information

Name		Social security number	
Mailing address (street)		Birth date	<input type="checkbox"/> male <input type="checkbox"/> female
(city)	(state)	(ZIP code)	
Date employed full-time	Hours worked per week	Job occupation/class	Location
Email address		Phone number	

Do you have an eligible spouse or domestic partner or child(ren)?
 yes no

Salary amount (for owners, include business income)	Salary mode <input type="checkbox"/> yearly <input type="checkbox"/> weekly <input type="checkbox"/> hourly <input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly
---	--

Payroll mode <input type="checkbox"/> monthly <input type="checkbox"/> semi-monthly <input checked="" type="checkbox"/> weekly <input type="checkbox"/> bi-weekly	Employer ZIP code 28144	Employer county ROWAN
--	----------------------------	--------------------------

Eligible Dependent Information (Complete if you are electing benefits for your spouse or domestic partner or children)

Dependent name	Birth date	Gender	Social security number	Relationship
		<input type="checkbox"/> male <input type="checkbox"/> female		<input type="checkbox"/> Spouse <input type="checkbox"/> domestic partner
		<input type="checkbox"/> male <input type="checkbox"/> female		<input type="checkbox"/> Child <input type="checkbox"/> foster child* <input type="checkbox"/> disabled child**
		<input type="checkbox"/> male <input type="checkbox"/> female		<input type="checkbox"/> Child <input type="checkbox"/> foster child* <input type="checkbox"/> disabled child**
		<input type="checkbox"/> male <input type="checkbox"/> female		<input type="checkbox"/> Child <input type="checkbox"/> foster child* <input type="checkbox"/> disabled child**
		<input type="checkbox"/> male <input type="checkbox"/> female		<input type="checkbox"/> Child <input type="checkbox"/> foster child* <input type="checkbox"/> disabled child**

*If you checked foster child, was the child placed with you by an authorized state placement agency or by order of a court?
 yes no

**When your child, who is developmentally or physically disabled, reaches/exceeds the maximum age, an Application to Continue Disabled Child form must be completed and reviewed to determine eligibility.

Is your spouse or domestic partner employed by this company?
 yes no

Coverage	Employee	Spouse or Domestic Partner*	Child(ren)
NOTE: Employee coverage must be elected to elect any dependent coverage.			
Group Term Life	<input checked="" type="checkbox"/> Elect \$30,000.00 Company Paid		
Voluntary Term Life (VTL)	<input type="checkbox"/> Elect <input type="checkbox"/> Decline	<input type="checkbox"/> Elect <input type="checkbox"/> Decline	<input type="checkbox"/> Elect <input type="checkbox"/> Decline
Benefit Amount:	\$ _____	\$ _____ Cannot exceed 100% of the employee election	\$ _____

*NOTE: Domestic Partners can only be added if your employer allows this coverage. If enrolling a Domestic Partner, please attach a separate Declaration of Domestic Partnership/Enrollment Form Addendum (GP60464).

Group Term Life Beneficiary Designation (Complete if covered for group term life coverage.) **Must Complete for Co. Paid Life**

All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below. Additional beneficiaries can be added as an attachment.

Primary Beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage

Contingent Beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage

Voluntary Term Life Beneficiary Designation (Complete if covered for voluntary term life coverage. If you want to use the same beneficiary designation as indicated for group term life coverage above, write "same as above" in the beneficiary section below.)

All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below. Additional beneficiaries can be added as an attachment.

Primary Beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage

Contingent Beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage

The right to make future changes is reserved by the employee. If two or more beneficiaries are named, the proceeds shall be paid to the named beneficiaries, or to the survivor or survivors, in equal shares, unless specified otherwise.

If any beneficiary is designated as trustee, it is understood and agreed that Principal Life Insurance Company shall not be a party to nor bound by the conditions of any trust and payment of the net proceeds of said policy on the death of the insured to the then designated beneficiary shall be a complete discharge as to Principal Life.

If you have designated a minor child(ren) as your beneficiary, you must complete the Uniform Transfers to Minors Act form (GP55229).

NOTE: You are covered by both group term life and voluntary term life coverage and if you only indicate a beneficiary

designation for one of these, the facility of payment provision in the group policy will be used to determine how proceeds will be paid for the other coverage.

Declining Coverage

Important! If declining any coverage for yourself or any dependent, give reason. Covered under:

- spouse's or domestic partner's group coverage
- individual insurance
- other coverage offered by my employer
- other _____

Employee Agreement (Read and sign)

I understand and agree with the following statements:

- My dependents are not eligible for coverages I don't have. My dependents, including step and foster children and any over the maximum age, are eligible based on plan provisions but those over the maximum age will be verified when a claim is filed.
- If I refuse coverage, I cannot enroll after retirement.
- If I refuse life, disability, or critical illness coverage, I may apply later but I must show proof of good health and coverage will be subject to approval by Principal Life Insurance Company.
- If the group policy does not require my contribution, I cannot decline coverage unless the policy indicates otherwise.
- If the group policy requires my contribution, I authorize my employer to deduct from my pay.
- I represent all information on this form and attachments is complete and true to the best of my knowledge. They are part of this request for coverage. I agree Principal Life is not liable for a claim before the effective date of coverage and all policy provisions apply. I have read, or had read to me, the information and my answers on this form. During the first two years coverage is in force, fraud or intentional misrepresentations can cause changes in my coverage, including cancellation back to the effective date.
- Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, may be guilty of insurance fraud.
- I authorize Principal Life to release data as required by law. If signed in connection with an application, reinstatement or a change in benefits, this form will be valid two years from the date below. I may revoke authorization for information not yet obtained. I understand data obtained will be used by Principal Life for claims administration and determining eligibility for life, disability, and critical illness. Information will not be used for any purposes prohibited by law.
- I understand that as the employee, the insurance I and my dependents have applied for will begin on the effective date of coverage provided I am at work on that date. If I am not actively at work on such date, subject to the terms of the group policy, coverage may not go into effect until after my return to work. Furthermore, I understand that no insurance may become effective for any member of my family while he/she is in a period of limited activity.

A copy of this form will be as valid as the original.

I declare that the information I have completed on this enrollment form is complete and true. I understand an agent or broker cannot guarantee coverage, revise rates, benefits or provisions without written approval from Principal Life Insurance Company.

Your signature X _____ **Date Signed** _____

Instructions

After this form is completed and signed, make two copies and send the original to Principal Life Insurance Company:

- One for the employee
- One for the employer

TeamCraft Roofing, Inc.

Voluntary-term life/AD&D - employee

Estimated employee monthly premium amounts

End of the rate guarantee period: 12/31/2025

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	\$1.39	\$1.39	\$1.69	\$2.89	\$3.99	\$7.29	\$14.69	\$18.69	\$31.69	\$6,500	\$33.21	\$4,500	\$32.99
\$20,000	\$2.78	\$2.78	\$3.38	\$5.78	\$7.98	\$14.58	\$29.38	\$37.38	\$63.38	\$13,000	\$66.42	\$9,000	\$45.98
\$30,000	\$4.17	\$4.17	\$5.07	\$8.67	\$11.97	\$21.87	\$44.07	\$56.07	\$95.07	\$19,500	\$99.63	\$13,500	\$68.97
\$40,000	\$5.56	\$5.56	\$6.76	\$11.56	\$15.96	\$29.16	\$58.76	\$74.76	\$126.76	\$26,000	\$132.83	\$18,000	\$91.97
\$50,000	\$6.95	\$6.95	\$8.45	\$14.45	\$19.95	\$36.45	\$73.45	\$93.45	\$158.45	\$32,500	\$166.05	\$22,500	\$114.96
\$60,000	\$8.34	\$8.34	\$10.14	\$17.34	\$23.94	\$43.74	\$88.14	\$112.14	\$190.14	\$39,000	\$199.25	\$27,000	\$137.94
\$70,000	\$9.73	\$9.73	\$11.83	\$20.23	\$27.93	\$51.03	\$102.83	\$130.83	\$221.83	\$45,500	\$232.46	\$31,500	\$160.93
\$80,000	\$11.12	\$11.12	\$13.52	\$23.12	\$31.92	\$58.32	\$117.52	\$149.52	\$253.52	\$52,000	\$266.66	\$36,000	\$183.92
\$90,000	\$12.51	\$12.51	\$15.21	\$26.01	\$35.91	\$65.61	\$132.21	\$168.21	\$285.21	\$58,500	\$298.88	\$40,500	\$206.91
\$100,000	\$13.90	\$13.90	\$16.90	\$28.90	\$39.90	\$72.90	\$146.90	\$186.90	\$316.90	\$65,000	\$332.09	\$45,000	\$229.91
\$110,000	\$15.29	\$15.29	\$18.59	\$31.79	\$43.89	\$80.19	\$161.59	\$205.59	\$348.59	\$71,500	\$365.29	\$49,500	\$252.90
\$120,000	\$16.68	\$16.68	\$20.28	\$34.68	\$47.88	\$87.48	\$176.28	\$224.28	\$380.28	\$78,000	\$398.51	\$54,000	\$275.89
\$130,000	\$18.07	\$18.07	\$21.97	\$37.57	\$51.87	\$94.77	\$190.97	\$242.97	\$411.97	\$84,500	\$431.71	\$58,500	\$298.88
\$140,000	\$19.46	\$19.46	\$23.66	\$40.46	\$55.86	\$102.06	\$205.66	\$261.66	\$443.66	\$91,000	\$464.92	\$63,000	\$321.87
\$150,000	\$20.85	\$20.85	\$25.35	\$43.35	\$59.85	\$109.35	\$220.35	\$280.35	\$475.35	\$97,500	\$498.13	\$67,500	\$344.86
\$160,000	\$22.24	\$22.24	\$27.04	\$46.24	\$63.84	\$116.64	\$235.04	\$299.04	\$507.04	\$104,000	\$531.34	\$72,000	\$367.84
\$170,000	\$23.63	\$23.63	\$28.73	\$49.13	\$67.83	\$123.93	\$249.73	\$317.73	\$538.73	\$110,500	\$564.54	\$76,500	\$390.84
\$180,000	\$25.02	\$25.02	\$30.42	\$52.02	\$71.82	\$131.22	\$264.42	\$336.42	\$570.42	\$117,000	\$597.75	\$81,000	\$413.83
\$190,000	\$26.41	\$26.41	\$32.11	\$54.91	\$75.81	\$138.51	\$279.11	\$355.11	\$602.11	\$123,500	\$630.96	\$85,500	\$436.82
\$200,000	\$27.80	\$27.80	\$33.80	\$57.80	\$79.80	\$145.80	\$293.80	\$373.80	\$633.80	\$130,000	\$664.17	\$90,000	\$459.81
\$210,000	\$29.19	\$29.19	\$35.49	\$60.69	\$83.79	\$153.09	\$308.49	\$392.49	\$665.49	\$136,500	\$697.38	\$94,500	\$482.80
\$220,000	\$30.58	\$30.58	\$37.18	\$63.58	\$87.78	\$160.38	\$323.18	\$411.18	\$697.18	\$143,000	\$730.59	\$99,000	\$505.79
\$230,000	\$31.97	\$31.97	\$38.87	\$66.47	\$91.77	\$167.67	\$337.87	\$429.87	\$728.87	\$149,500	\$763.80	\$103,500	\$528.78
\$240,000	\$33.36	\$33.36	\$40.56	\$69.36	\$95.76	\$174.96	\$352.56	\$448.56	\$760.56	\$156,000	\$797.00	\$108,000	\$551.78

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.

Voluntary Term Life insurance from Principa® 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 Principa® representative.

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.



TeamCraft Roofing, Inc.

Voluntary-term life/AD&D - spouse

Estimated spouse monthly premium amounts
End of the rate guarantee period: 12/31/2025

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	\$0.70	\$0.70	\$0.85	\$1.45	\$2.00	\$3.65	\$7.35	\$9.35	\$15.85	\$3,250	\$16.61	\$2,250	\$11.49
\$10,000	\$1.39	\$1.39	\$1.69	\$2.89	\$3.99	\$7.29	\$14.69	\$18.69	\$31.69	\$6,500	\$33.21	\$4,500	\$22.99
\$15,000	\$2.09	\$2.09	\$2.54	\$4.34	\$5.99	\$10.94	\$22.04	\$28.04	\$47.54	\$9,750	\$49.81	\$6,750	\$34.48
\$20,000	\$2.78	\$2.78	\$3.38	\$5.78	\$7.98	\$14.58	\$29.38	\$37.38	\$63.38	\$13,000	\$66.42	\$9,000	\$45.98
\$25,000	\$3.48	\$3.48	\$4.23	\$7.23	\$9.98	\$18.23	\$36.73	\$46.73	\$79.23	\$16,250	\$83.02	\$11,250	\$57.47
\$30,000	\$4.17	\$4.17	\$5.07	\$8.67	\$11.97	\$21.87	\$44.07	\$56.07	\$95.07	\$19,500	\$99.63	\$13,500	\$68.97
\$35,000	\$4.87	\$4.87	\$5.92	\$10.12	\$13.97	\$25.52	\$51.42	\$65.42	\$110.92	\$22,750	\$116.23	\$15,750	\$80.47
\$40,000	\$5.56	\$5.56	\$6.76	\$11.56	\$15.96	\$29.16	\$58.76	\$74.76	\$126.76	\$26,000	\$132.83	\$18,000	\$91.97
\$45,000	\$6.26	\$6.26	\$7.61	\$13.01	\$17.96	\$32.81	\$66.11	\$84.11	\$142.61	\$29,250	\$149.44	\$20,250	\$103.46
\$50,000	\$6.95	\$6.95	\$8.45	\$14.45	\$19.95	\$36.45	\$73.45	\$93.45	\$158.45	\$32,500	\$166.05	\$22,500	\$114.96

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
\$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.

Voluntary Term Life insurance from Principia® 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 Principia® representative.

Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

