

Rate Sheet

Masons of California

All Active Full Time Employees

Issued by The Prudential Insurance Company of America (Prudential)

Effective: 01/01/2027

Employee Optional Term Life Monthly cost per coverage amount with Matching Optional Accidental Death & Dismemberment

Coverage is available in increments of $5,000 to a maximum of $500,000, not to exceed 5 times your covered annual earnings. Refer to the Optional Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000	$55,000	$60,000
Age												
Under 30	$0.53	$1.05	$1.58	$2.10	$2.63	$3.15	$3.68	$4.20	$4.73	$5.25	$5.78	$6.30
30-34	$0.58	$1.15	$1.73	$2.30	$2.88	$3.45	$4.03	$4.60	$5.18	$5.75	$6.33	$6.90
35-39	$0.73	$1.45	$2.18	$2.90	$3.63	$4.35	$5.08	$5.80	$6.53	$7.25	$7.98	$8.70
40-44	$1.02	$2.03	$3.05	$4.06	$5.08	$6.09	$7.11	$8.12	$9.14	$10.15	$11.17	$12.18
45-49	$1.52	$3.03	$4.55	$6.06	$7.58	$9.09	$10.61	$12.12	$13.64	$15.15	$16.67	$18.18
50-54	$2.39	$4.78	$7.17	$9.56	$11.95	$14.34	$16.73	$19.12	$21.51	$23.90	$26.29	$28.68
55-59	$3.74	$7.48	$11.22	$14.96	$18.70	$22.44	$26.18	$29.92	$33.66	$37.40	$41.14	$44.88
60-64	$4.44	$8.88	$13.32	$17.76	$22.20	$26.64	$31.08	$35.52	$39.96	$44.40	$48.84	$53.28
65-69	$6.31	$12.61	$18.92	$25.22	$31.53	$37.83	$44.14	$50.44	$56.75	$63.05	$69.36	$75.66
70-100	$11.64	$23.28	$34.92	$46.56	$58.20	$69.84	$81.48	$93.12	$104.76	$116.40	$128.04	$139.68

	$65,000	$70,000	$75,000	$80,000	$85,000	$90,000	$95,000	$100,000	$105,000	$110,000	$115,000	$120,000
Age												
Under 30	$6.83	$7.35	$7.88	$8.40	$8.93	$9.45	$9.98	$10.50	$11.03	$11.55	$12.08	$12.60
30-34	$7.48	$8.05	$8.63	$9.20	$9.78	$10.35	$10.93	$11.50	$12.08	$12.65	$13.23	$13.80
35-39	$9.43	$10.15	$10.88	$11.60	$12.33	$13.05	$13.78	$14.50	$15.23	$15.95	$16.68	$17.40
40-44	$13.20	$14.21	$15.23	$16.24	$17.26	$18.27	$19.29	$20.30	$21.32	$22.33	$23.35	$24.36
45-49	$19.70	$21.21	$22.73	$24.24	$25.76	$27.27	$28.79	$30.30	$31.82	$33.33	$34.85	$36.36
50-54	$31.07	$33.46	$35.85	$38.24	$40.63	$43.02	$45.41	$47.80	$50.19	$52.58	$54.97	$57.36
55-59	$48.62	$52.36	$56.10	$59.84	$63.58	$67.32	$71.06	$74.80	$78.54	$82.28	$86.02	$89.76
60-64	$57.72	$62.16	$66.60	$71.04	$75.48	$79.92	$84.36	$88.80	$93.24	$97.68	$102.12	$106.56
65-69	$81.97	$88.27	$94.58	$100.88	$107.19	$113.49	$119.80	$126.10	$132.41	$138.71	$145.02	$151.32
70-100	$151.32	$162.96	$174.60	$186.24	$197.88	$209.52	$221.16	$232.80	$244.44	$256.08	$267.72	$279.36

	$125,000	$130,000	$135,000	$140,000	$145,000	$150,000	$155,000	$160,000	$165,000	$170,000	$175,000	$180,000
Age												
Under 30	$13.13	$13.65	$14.18	$14.70	$15.23	$15.75	$16.28	$16.80	$17.33	$17.85	$18.38	$18.90
30-34	$14.38	$14.95	$15.53	$16.10	$16.68	$17.25	$17.83	$18.40	$18.98	$19.55	$20.13	$20.70
35-39	$18.13	$18.85	$19.58	$20.30	$21.03	$21.75	$22.48	$23.20	$23.93	$24.65	$25.38	$26.10
40-44	$25.38	$26.39	$27.41	$28.42	$29.44	$30.45	$31.47	$32.48	$33.50	$34.51	$35.53	$36.54
45-49	$37.88	$39.39	$40.91	$42.42	$43.94	$45.45	$46.97	$48.48	$50.00	$51.51	$53.03	$54.54
50-54	$59.75	$62.14	$64.53	$66.92	$69.31	$71.70	$74.09	$76.48	$78.87	$81.26	$83.65	$86.04
55-59	$93.50	$97.24	$100.98	$104.72	$108.46	$112.20	$115.94	$119.68	$123.42	$127.16	$130.90	$134.64
60-64	$111.00	$115.44	$119.88	$124.32	$128.76	$133.20	$137.64	$142.08	$146.52	$150.96	$155.40	$159.84
65-69	$157.63	$163.93	$170.24	$176.54	$182.85	$189.15	$195.46	$201.76	$208.07	$214.37	$220.68	$226.98
70-100	$291.00	$302.64	$314.28	$325.92	$337.56	$349.20	$360.84	$372.48	$384.12	$395.76	$407.40	$419.04

	$185,000	$190,000	$195,000	$200,000	$205,000	$210,000	$215,000	$220,000	$225,000	$230,000	$235,000	$240,000
Age												
Under 30	$19.43	$19.95	$20.48	$21.00	$21.53	$22.05	$22.58	$23.10	$23.63	$24.15	$24.68	$25.20
30-34	$21.28	$21.85	$22.43	$23.00	$23.58	$24.15	$24.73	$25.30	$25.88	$26.45	$27.03	$27.60
35-39	$26.83	$27.55	$28.28	$29.00	$29.73	$30.45	$31.18	$31.90	$32.63	$33.35	$34.08	$34.80
40-44	$37.56	$38.57	$39.59	$40.60	$41.62	$42.63	$43.65	$44.66	$45.68	$46.69	$47.71	$48.72
45-49	$56.06	$57.57	$59.09	$60.60	$62.12	$63.63	$65.15	$66.66	$68.18	$69.69	$71.21	$72.72
50-54	$88.43	$90.82	$93.21	$95.60	$97.99	$100.38	$102.77	$105.16	$107.55	$109.94	$112.33	$114.72
55-59	$138.38	$142.12	$145.86	$149.60	$153.34	$157.08	$160.82	$164.56	$168.30	$172.04	$175.78	$179.52
60-64	$164.28	$168.72	$173.16	$177.60	$182.04	$186.48	$190.92	$195.36	$199.80	$204.24	$208.68	$213.12
65-69	$233.29	$239.59	$245.90	$252.20	$258.51	$264.81	$271.12	$277.42	$283.73	$290.03	$296.34	$302.64
70-100	$430.68	$442.32	$453.96	$465.60	$477.24	$488.88	$500.52	$512.16	$523.80	$535.44	$547.08	$558.72

	$245,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000					
Age												
Under 30	$25.73	$26.25	$31.50	$36.75	$42.00	$47.25	$52.50					
30-34	$28.18	$28.75	$34.50	$40.25	$46.00	$51.75	$57.50					
35-39	$35.53	$36.25	$43.50	$50.75	$58.00	$65.25	$72.50					
40-44	$49.74	$50.75	$60.90	$71.05	$81.20	$91.35	$101.50					
45-49	$74.24	$75.75	$90.90	$106.05	$121.20	$136.35	$151.50					
50-54	$117.11	$119.50	$143.40	$167.30	$191.20	$215.10	$239.00					
55-59	$183.26	$187.00	$224.40	$261.80	$299.20	$336.60	$374.00					
60-64	$217.56	$222.00	$266.40	$310.80	$355.20	$399.60	$444.00					
65-69	$308.95	$315.25	$378.30	$441.35	$504.40	$567.45	$630.50					
70-100	$570.36	$582.00	$698.40	$814.80	$931.20	$1,047.60	$1,164.00					

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

Spouse/ Domestic Partner - Optional Dependent Term Life Monthly cost per coverage amount

Coverage is available on your spouse/domestic partner in increments of $5,000 to a maximum of $250,000. **Please Note:** The Optional Dependent Term Life coverage amount on your spouse/domestic partner cannot exceed 100% of your Optional Term Life coverage amount. Refer to the Optional Dependent Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000	$55,000	$60,000
Age												
Under 30	$0.28	$0.55	$0.83	$1.10	$1.38	$1.65	$1.93	$2.20	$2.48	$2.75	$3.03	$3.30
30-34	$0.33	$0.65	$0.98	$1.30	$1.63	$1.95	$2.28	$2.60	$2.93	$3.25	$3.58	$3.90
35-39	$0.48	$0.95	$1.43	$1.90	$2.38	$2.85	$3.33	$3.80	$4.28	$4.75	$5.23	$5.70
40-44	$0.77	$1.53	$2.30	$3.06	$3.83	$4.59	$5.36	$6.12	$6.89	$7.65	$8.42	$9.18
45-49	$1.27	$2.53	$3.80	$5.06	$6.33	$7.59	$8.86	$10.12	$11.39	$12.65	$13.92	$15.18
50-54	$2.14	$4.28	$6.42	$8.56	$10.70	$12.84	$14.98	$17.12	$19.26	$21.40	$23.54	$25.68
55-59	$3.49	$6.98	$10.47	$13.96	$17.45	$20.94	$24.43	$27.92	$31.41	$34.90	$38.39	$41.88
60-64	$4.19	$8.38	$12.57	$16.76	$20.95	$25.14	$29.33	$33.52	$37.71	$41.90	$46.09	$50.28
65-69	$6.06	$12.11	$18.17	$24.22	$30.28	$36.33	$42.39	$48.44	$54.50	$60.55	$66.61	$72.66
70-100	$11.39	$22.78	$34.17	$45.56	$56.95	$68.34	$79.73	$91.12	$102.51	$113.90	$125.29	$136.68

	$65,000	$70,000	$75,000	$80,000	$85,000	$90,000	$95,000	$100,000	$105,000	$110,000	$115,000	$120,000
Age												
Under 30	$3.58	$3.85	$4.13	$4.40	$4.68	$4.95	$5.23	$5.50	$5.78	$6.05	$6.33	$6.60
30-34	$4.23	$4.55	$4.88	$5.20	$5.53	$5.85	$6.18	$6.50	$6.83	$7.15	$7.48	$7.80
35-39	$6.18	$6.65	$7.13	$7.60	$8.08	$8.55	$9.03	$9.50	$9.98	$10.45	$10.93	$11.40
40-44	$9.95	$10.71	$11.48	$12.24	$13.01	$13.77	$14.54	$15.30	$16.07	$16.83	$17.60	$18.36
45-49	$16.45	$17.71	$18.98	$20.24	$21.51	$22.77	$24.04	$25.30	$26.57	$27.83	$29.10	$30.36
50-54	$27.82	$29.96	$32.10	$34.24	$36.38	$38.52	$40.66	$42.80	$44.94	$47.08	$49.22	$51.36
55-59	$45.37	$48.86	$52.35	$55.84	$59.33	$62.82	$66.31	$69.80	$73.29	$76.78	$80.27	$83.76
60-64	$54.47	$58.66	$62.85	$67.04	$71.23	$75.42	$79.61	$83.80	$87.99	$92.18	$96.37	$100.56
65-69	$78.72	$84.77	$90.83	$96.88	$102.94	$108.99	$115.05	$121.10	$127.16	$133.21	$139.27	$145.32
70-100	$148.07	$159.46	$170.85	$182.24	$193.63	$205.02	$216.41	$227.80	$239.19	$250.58	$261.97	$273.36

	$125,000	$130,000	$135,000	$140,000	$145,000	$150,000	$155,000	$160,000	$165,000	$170,000	$175,000	$180,000
Age												
Under 30	$6.88	$7.15	$7.43	$7.70	$7.98	$8.25	$8.53	$8.80	$9.08	$9.35	$9.63	$9.90
30-34	$8.13	$8.45	$8.78	$9.10	$9.43	$9.75	$10.08	$10.40	$10.73	$11.05	$11.38	$11.70
35-39	$11.88	$12.35	$12.83	$13.30	$13.78	$14.25	$14.73	$15.20	$15.68	$16.15	$16.63	$17.10
40-44	$19.13	$19.89	$20.66	$21.42	$22.19	$22.95	$23.72	$24.48	$25.25	$26.01	$26.78	$27.54
45-49	$31.63	$32.89	$34.16	$35.42	$36.69	$37.95	$39.22	$40.48	$41.75	$43.01	$44.28	$45.54
50-54	$53.50	$55.64	$57.78	$59.92	$62.06	$64.20	$66.34	$68.48	$70.62	$72.76	$74.90	$77.04
55-59	$87.25	$90.74	$94.23	$97.72	$101.21	$104.70	$108.19	$111.68	$115.17	$118.66	$122.15	$125.64
60-64	$104.75	$108.94	$113.13	$117.32	$121.51	$125.70	$129.89	$134.08	$138.27	$142.46	$146.65	$150.84
65-69	$151.38	$157.43	$163.49	$169.54	$175.60	$181.65	$187.71	$193.76	$199.82	$205.87	$211.93	$217.98
70-100	$284.75	$296.14	$307.53	$318.92	$330.31	$341.70	$353.09	$364.48	$375.87	$387.26	$398.65	$410.04

	$185,000	$190,000	$195,000	$200,000	$205,000	$210,000	$215,000	$220,000	$225,000	$230,000	$235,000	$240,000
Age												
Under 30	$10.18	$10.45	$10.73	$11.00	$11.28	$11.55	$11.83	$12.10	$12.38	$12.65	$12.93	$13.20
30-34	$12.03	$12.35	$12.68	$13.00	$13.33	$13.65	$13.98	$14.30	$14.63	$14.95	$15.28	$15.60
35-39	$17.58	$18.05	$18.53	$19.00	$19.48	$19.95	$20.43	$20.90	$21.38	$21.85	$22.33	$22.80
40-44	$28.31	$29.07	$29.84	$30.60	$31.37	$32.13	$32.90	$33.66	$34.43	$35.19	$35.96	$36.72
45-49	$46.81	$48.07	$49.34	$50.60	$51.87	$53.13	$54.40	$55.66	$56.93	$58.19	$59.46	$60.72
50-54	$79.18	$81.32	$83.46	$85.60	$87.74	$89.88	$92.02	$94.16	$96.30	$98.44	$100.58	$102.72
55-59	$129.13	$132.62	$136.11	$139.60	$143.09	$146.58	$150.07	$153.56	$157.05	$160.54	$164.03	$167.52
60-64	$155.03	$159.22	$163.41	$167.60	$171.79	$175.98	$180.17	$184.36	$188.55	$192.74	$196.93	$201.12
65-69	$224.04	$230.09	$236.15	$242.20	$248.26	$254.31	$260.37	$266.42	$272.48	$278.53	$284.59	$290.64
70-100	$421.43	$432.82	$444.21	$455.60	$466.99	$478.38	$489.77	$501.16	$512.55	$523.94	$535.33	$546.72

	$245,000	$250,000										
Age												
Under 30	$13.48	$13.75										
30-34	$15.93	$16.25										
35-39	$23.28	$23.75										
40-44	$37.49	$38.25										
45-49	$61.99	$63.25										
50-54	$104.86	$107.00										
55-59	$171.01	$174.50										
60-64	$205.31	$209.50										
65-69	$296.70	$302.75										
70-100	$558.11	$569.50										

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds. Spouse/ Domestic Partner rate is based on Spouse/ Domestic Partner's age.

Children - Optional Dependent Term Life Monthly cost

One premium rate covers all eligible children Coverage is available on your children for $10,000. **Please note:** The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your Optional Term Life coverage amount.
$1.62

Implementation of the insurance plan(s) will depend on having a specific percentage of all eligible employees enrolling in the plan(s). If this percentage of enrollment level is not met, these coverage(s) may not be effective.

Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

*Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered "terminally ill" or "chronically ill." You may wish to seek professional tax advice before exercising this option.

* Important Notice : The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Receipt of accelerated benefits may be taxable and assistance should be sought from a personal tax advisor.

THIS IS AN EXCEPTED BENEFITS POLICY IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. THIS NOTICE IS NOT APPLICABLE TO TERM LIFE COVERAGE.

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