

2025 Optional Long-Term Disability (LTD) Rates

You pay your share of the cost on an after-tax basis. Contributions are per pay period, deducted 26 times per year.

Regular and fixed term employees

	Age 0-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65+
Rate per pay period	\$0.005	\$0.009	\$0.014	\$0.024	\$0.038	\$0.064	\$0.102	\$0.129	\$0.143	\$0.123

Calculate your Optional LTD cost per pay period

1	Your annual covered pay ¹	=	
2	Divide by \$100	/100	=
3	Divide by 12 months	/12	=
4	Multiply by cost from chart above	x	=
			per pay period

Example (of employee age 35)

	=	\$35,000
	=	\$350
	=	\$29.17
	=	\$0.70

HRS70040

1. Covered pay generally includes base salary plus eligible certified incentive compensation. Certain mortgage and commission (Variable Incentive Compensation) employees have alternative definitions of covered pay for the purposes of determining LTD coverage. See the *Benefits Book* for details. To view your annual LTD covered pay, log in to Workday > View Profile > Actions > Benefits > View Benefits Annual Rate.

By making your benefits elections (including default or automatic elections) for yourself and your dependents as part of the benefits enrollment process, you authorize your employer to deduct from your pay the necessary contribution and premium amounts for the benefits coverage you elected under the various Wells Fargo & Company employee benefit plans. This includes deducting from your pay any back contributions and premiums for coverage which you owe (including contributions and premiums retroactive to your date of hire or the date you became eligible for the benefit) to the extent permitted by applicable law. If you are no longer enrolled in coverage, a flat amount of up to \$125 per pay period will be deducted from your pay until your outstanding past-due balance is zero. If you are on a leave of absence, you may be billed directly. For more information, see Chapter 1 and Appendix D of the *Benefits Book*.