

2026 AD&D Plan Rates

If you're a regular or fixed term employee, you can enroll in Accidental Death and Dismemberment (AD&D) coverage for yourself or for you and your family. You pay the full cost on an after-tax basis for the coverage level and option you elect. Contributions are per pay period, deducted 26 times per year.

Your cost is based on whether you choose coverage just for yourself or for you and your family. If you elect family coverage:

- The spouse or domestic partner benefit (the amount you receive if your spouse or domestic partner experiences a covered accident, as defined in the *Benefits Book*) is 50% of your elected coverage amount (not to exceed \$300,000).
- The dependent child benefit (the amount you receive if your dependent child experiences a covered accident, as defined in the *Benefits Book*) is 15% of that amount (not to exceed \$90,000).

Regular and fixed term full-time employees	You	You + family
Coverage level		
\$75,000	\$0.45	\$0.60
\$150,000	\$0.90	\$1.20
\$300,000	\$1.80	\$2.40
\$600,000	\$3.60	\$4.80

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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*.