



Group benefits

Save with **three or more** coverages.

Everybody loves a discount. The more you offer, the more you and your employees can save. With our **multiple product discount** program, you may be eligible to receive a 5% discount when you have 2-2,499 eligible employees.

Offer **3+** Principal® qualifying coverages/relationships¹:

- Group term life
- Voluntary term life
- Dental, voluntary dental
- Short-term disability (STD), voluntary STD
- Long-term disability (LTD), voluntary LTD
- Managed Care Vision (MCV)
- Voluntary accident
- Voluntary critical illness²
- Hospital indemnity, voluntary hospital indemnity
- Individual disability income on 3+ employees (when employer-sponsored or employer-paid)
- Individual life multi-life business insurance
- 401(k), 403(b), 457(b), and other employer-sponsored retirement plan services

Receive a **5% discount** on these coverages:

- Group term life
- Dental³, voluntary dental³
- Short-term disability (STD), voluntary STD
- Long-term disability (LTD), voluntary LTD

You'll continue to receive your discount as long as you maintain at least three qualifying coverages. If you don't, your rates will change. Self-funded coverages (dental, STD, vision) don't qualify.



Contact your local sales representative. Visit us at **principal.com**.

¹ This discount is based on Principal coverages and services and the pricing of those group products which does not subsidize or share costs between products. Clients should evaluate the services and appropriateness of fees for such products/services.

² Specified disease in New York.

³ Discount doesn't apply to small employer groups in Washington.



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