[Date]

Re: Providing income protection for your employees

Dear [Client First Name]:

Your employees are key to your business, so the benefits you provide to them are important—and may include group long-term disability (LTD) insurance. It typically pays about 60% of their income—before taxes—if they become too sick or hurt to work. And while that’s a great start toward paying their expenses, it may leave them with an income-protection gap.

To help your employees fill a potential gap, offer them **individual Disability Income (DI) insurance** from Principal® as a supplement to their group LTD coverage. DI helps protect more of their income and stays with them wherever their career may lead. Plus, you decide who pays for the DI coverage—your employees, you, or a combination of the two.

Let’s talk more about this important employee benefit. I’ll call you soon to answer any questions and go over your options, but feel free to call me in the meantime at number.

Sincerely,

[Producer First Name, Producer Last Name]

[Producer Title]

[Company Name]

[Producer Phone]

[Producer Email]

This is a summary of the benefits of disability insurance, but there are limitations and exclusions. For cost and complete details of the coverage, contact me. This letter is not approved for use in New Mexico. ICC22-800-IDI/HH750.

Insurance products and plan administrative services provided through Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

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