[Date]

[Client First Name, Client Last Name]

[Address1]

[Address 2]

[City, State Zip]

Re: Keeping your business expenses paid if the unexpected happens

Dear [Client First Name]:

As a small business owner, you’re proud of what you’ve built in the community—and the revenue it generates is important to you and your employees.

How would your business be impacted if you were too sick or hurt to work? With less revenue, how long could you:

* Meet your business expenses?
* Keep your business open?
* Pay your loyal employees?

**Overhead Expense insurance** from Principal® can help by reimbursing covered business expenses in the event of a disability.

Let’s talk more about this important coverage. 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]

[Insurance Titles]

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

Disability insurance has limitations and exclusions. For costs and coverage details, contact me. This letter is not approved for use in New Mexico. Oregon Policy Form: HH789 OR.

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