

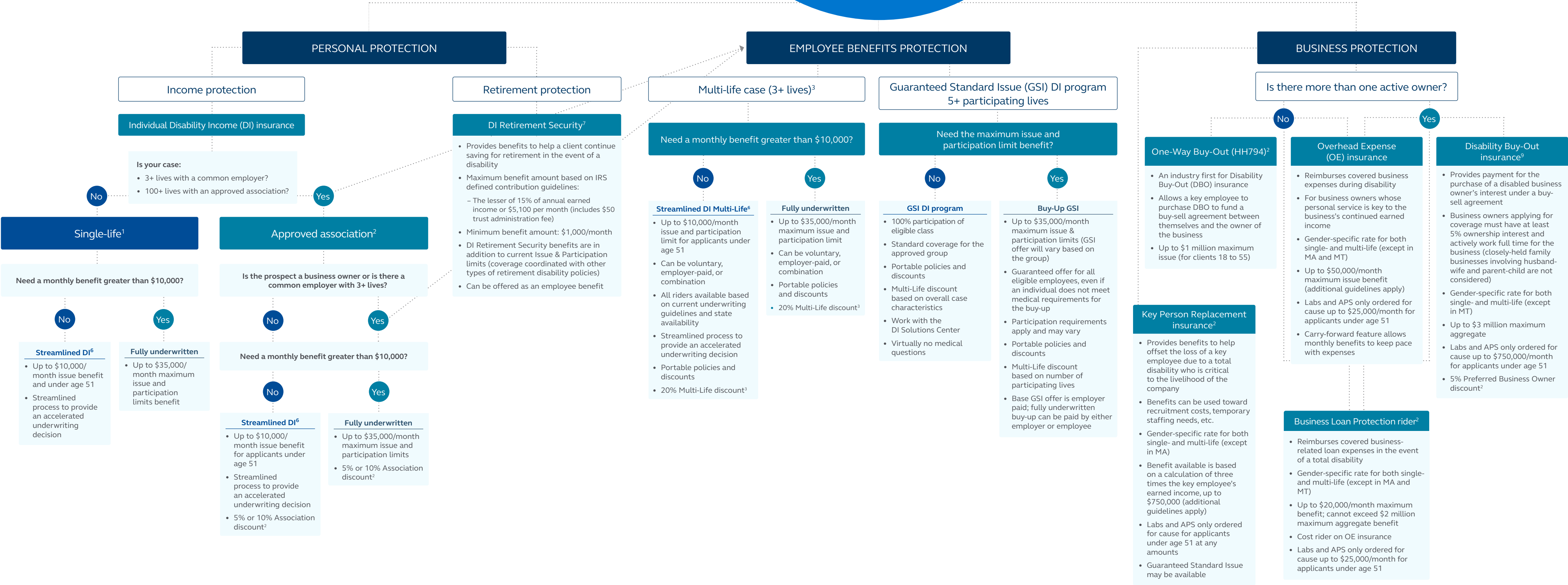
Principal® Income Protector

# Which solutions are best for your clients?

This flowchart will help you figure  
out your clients' personal, employee  
benefit, and business needs.

When you work with Principal® to address clients’ disability protection needs, you have lots of options. We’re here to help you help them!

# What is your client’s key need?



# Sales programs and discounts further enhance the offering

## Discounts

Certain discounts may be stacked together for greater savings:

- **Affiliation.** 10% discount for three or more individuals with a professional affiliation.<sup>5</sup>
- **Association.** 10% discount for approved associations with 100+ eligible members.
- **Mental/Nervous and Substance Abuse (MNSA) Disorder Limitation rider.**<sup>1</sup> On Individual DI insurance policies, provides benefits for up to 24 months for mental, nervous, and substance-abuse claims. Up to 10% discount available.<sup>1</sup>
- **Multi-Life.** 20% discount for three or more employees with a common employer.<sup>3</sup>
- **Preferred Business Owner.** 5% discount given on DBO insurance (HH794) if another IDI product is purchased or inforce with Principal.<sup>2</sup>
- **Select Occupation.** 10% discount for certain occupations.<sup>4</sup>

## Sales/underwriting programs

- **Standard Issue (GSI) program.** Benefit solution for a group of employees that does not require medical requirements. Discounts available based on those participating.
- **The DI solutions center.** Your one-stop resource for multi-life case assistance (10+ life employee groups).
- **Streamlined underwriting.** Streamlined process that promises an accelerated underwriting decision once the applications and Part B interviews are completed and received.<sup>6</sup>

 [Learn more](#)

| [Contact your local representative.](#)



- <sup>1</sup> The MNSA rider and discount is required on all cases in CA & NY and on the following occupations: emergency-room physicians, anesthesiologists, pain-management physicians, nurse anesthetists, pharmacists, and any resident who has declared one of these as a specialty. It is also required at an individual level for cases in FL, LA, and NV. This rider is not available in VT. 5% for 2- and 5-year benefit periods, and 10% discount for all other benefit periods. In TX, the discount is not available for 2-year benefit period, is 3% for 5-year benefit period, and 5% for all other benefit periods.
- <sup>2</sup> May not be available in all states. For a listing of approved states, go to: [principal.com/distateapprovals](http://principal.com/distateapprovals).
- <sup>3</sup> Discount can be given when three or more employees with a common employer are covered. The Multi-Life discount is not available for Overhead Expense, Key Person Replacement, and Disability Buy-Out policies written in OH. This includes any Multi-Life discount given for fully underwritten, Simplified Multi-Life, and standard issue cases. Policies taken on these products will not count toward the three lives qualification for multi-life in OH. For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi Life Resident discount (excluding staff physicians). The Multi Life Residency discount only applies for Disability Income and DI Retirement Security.
- <sup>4</sup> Eligible occupations may vary by product and state (see the Product Description and Underwriting Guide for a complete listing).
- <sup>5</sup> For individual Disability Income insurance, including DI Retirement Security, in approved states. For a complete list of state approvals, visit [principal.com/distateapprovals](http://principal.com/distateapprovals).
- <sup>6</sup> No blood, urine, exams, EKGs, or APSs (except in California or New York) required unless a significant medical condition is reported by MIB, significant medical information is obtained from the Part B, or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications may be rated, ridered, or declined; this is not a guaranteed issue program. An Attending Physician Statement is also required in California for all amounts and in New York for amounts over \$6,000 per month.
- <sup>7</sup> DI Retirement Security is issued as a non-cancelable, guaranteed renewable, individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available to anyone who is overinsured based on Principal Life's current Issue and Participation guidelines. It may not be available or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply. For more information on the trust, go to: [www.principal.com/bankerstrust](http://www.principal.com/bankerstrust).

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

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This is a summary of benefits; additional guidelines and state variations apply. Consult your state-specific policy for actual terms, limitations and exclusions. Riders and benefits are subject to state and occupation class availability and may require an additional premium.

Investing involves risk, including possible loss of principal. Asset allocation and diversification do not ensure a profit or protect against a loss.

Guarantees backed by the claims paying ability of Principal Life Insurance Company.

**Not FDIC or NCUA insured**

**May lose value • Not a deposit • No bank or credit union guarantee  
Not insured by any Federal government agency**

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