

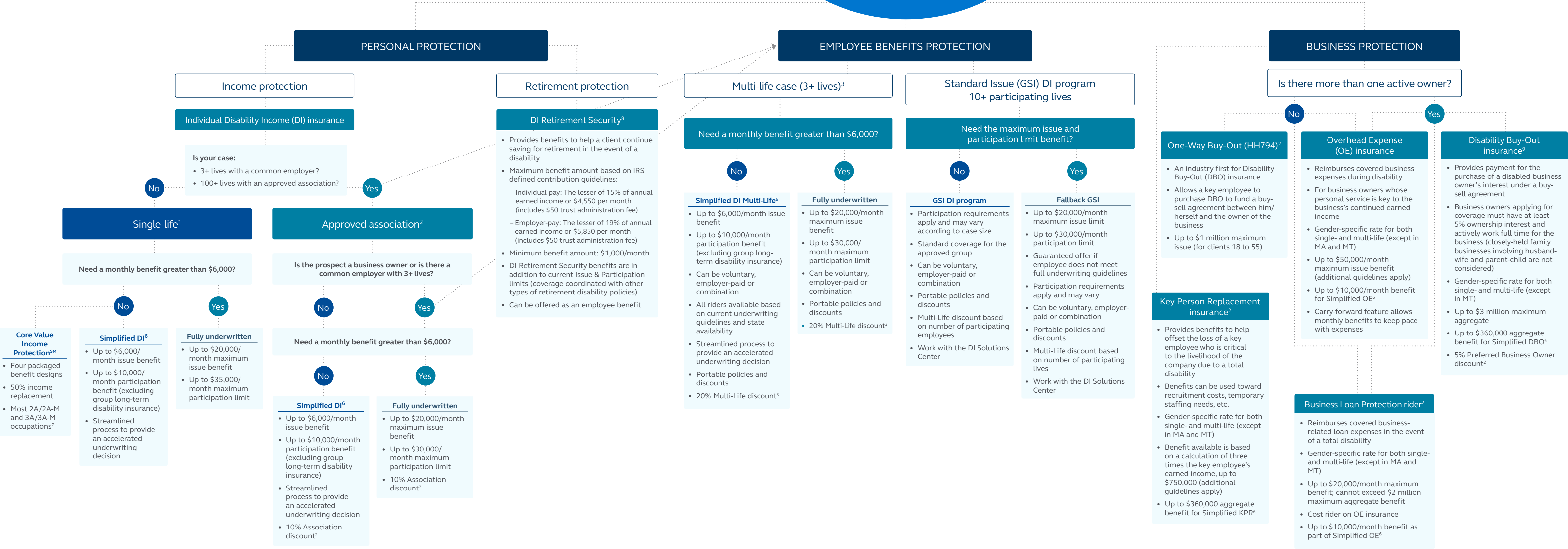
Individual disability insurance (HH750)

Which solutions are best for your clients?

A flowchart to help you address
personal, employee benefit and
business needs.

When you work with Principal® to address clients’ disability protection needs, you have a wealth of options available. We can 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.⁵
- **Association.** 10% discount for approved associations with 100+ eligible members.
- **Mental/Nervous and Substance Abuse (MNSA) Disorder Limitation rider.**¹ On Individual DI insurance policies, provides benefits for up to 24 months for mental, nervous and substance-abuse claims. Up to 10% discount available.¹
- **Multi-Life.** 20% discount for three or more employees with a common employer.³
- **Preferred Business Owner.** 5% discount given on DBO insurance (HH794) if another IDI product is purchased or inforce with Principal.²
- **Select Occupation.** 10% discount for certain occupations.⁴

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.
- **Fallback GSI.** Allows employees to qualify for the maximum benefit available based on underwriting. If the employee does not meet underwriting qualifications, a GSI benefit is still available. Discounts are based on the number of employees participating in the offering.
- **The DI solutions center.** Your one-stop resource for multi-life case assistance (10+ life employee groups).
- **Simplified underwriting.** Streamlined process that promises an accelerated underwriting decision once the applications and Part B interviews are completed and received.⁶

 [Learn more](#)

Contact your local representative.

- ¹ 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.
- ² May not be available in all states. For a listing of approved states, go to: principal.com/distateapprovals.
- ³ 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.
- ⁴ Eligible occupations may vary by product and state (see the Product Description and Underwriting Guide for a complete listing.)
- ⁵ For individual Disability Income insurance, including DI Retirement Security, in approved states. For a complete list of state approvals, visit principal.com/distateapprovals.
- ⁶ 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 could be rated, ridered, or declined based on all underwriting information available. This is not a guaranteed issue program. Subject to issue and participation limits and minimum premium requirement. Overhead Expense and Disability Buy-Out supplement must also be completed and received. Financial documentation is required when applying for more than the Simplified amounts. This applies to new applications and adjustments and will be required for the following occupations (regardless of the amount being applied for): real estate agent/broker, mortgage loan originator/broker, residential construction, and real estate developer. For real estate agents/brokers, two years of financials will be required. In CA, there are no labs required for Simplified single-life cases up to \$6,000/month, but an APS and financial documentation are required. In CA, financial documentation is required for all single-life cases. And for simplified DI multi-life, when all three applications are not submitted together, we require APSs and financials on the first two applications, but not for any additional applications on that case.
- ⁷ Available for individuals in most 2A/2A-M and 3A/3A-M occupations. Not available for registered nurses (RNs), court reporters, dental assistants, dental hygienists and dental lab technicians.
- ⁸ 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.
- ⁹ Not available in MA.

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.

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

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