

Individual disability insurance (HH750)

# Stackable discounts help clients save money

Principal® offers a variety of discounts for individual disability insurance (IDI) solutions. Many of these discounts can be combined or “stacked,” providing even greater savings:

- **Affiliation.** 10% discount for three or more individuals with a professional affiliation.<sup>1</sup>
- **Association.** 10% discount for approved associations with 100+ eligible members.<sup>2</sup>
- **Mental/Nervous and Substance Abuse (MNSA) Disorder Limitation rider.** On individual Disability Income insurance policies, provides benefits for up to 24 months for mental, nervous and substance abuse claims. Up to 10% discount available.<sup>3</sup>
- **Multi-Life.** 20% discount for three or more employees with a common employer.<sup>4</sup>
- **Multi-Life Resident.** 20% discount for three or more dental or medical residents/fellows/interns/students from the same institution.<sup>4</sup>
- **Preferred Business Owner.** 5% discount given on Disability Buy-Out insurance (HH794) if another IDI product is purchased or inforce with Principal.<sup>2</sup>
- **Select Occupation.** 10% discount for certain occupations.<sup>6</sup>

## Discounts available on multiple solutions

IDI solutions	Discounts						
	Affiliation <sup>1</sup>	Association <sup>2</sup>	MNSA <sup>3</sup>	Multi-Life <sup>4</sup>	Multi-Life Resident <sup>4</sup>	Preferred Business Owner <sup>2</sup>	Select Occupation <sup>5</sup>
Disability Income (DI)	X	X	X	X	X		X
DI Retirement Security (DIRS)	X	X	X	X	X		X
Overhead Expense (OE)		X		X			X
Disability Buy-Out (DBO) <sup>6</sup>		X		X		X <sup>6</sup>	X <sup>7</sup>
Key Person Replacement (KPR) <sup>6</sup>				X			X

Note: Not all discounts can be stacked together.

## Combine discounts for greater savings

Stackable options	Affiliation <sup>1</sup>	Association <sup>2</sup>	MNSA <sup>3</sup>	Multi-Life <sup>4</sup>	Multi-Life Resident <sup>4</sup>	Preferred Business Owner <sup>2</sup>	Select Occupation <sup>5</sup>
Affiliation			X				X
Association			X			X	X
MNSA	X	X		X	X		X
Multi-Life			X			X	X
Preferred Business Owner		X		X			
Select Occupation	X	X	X	X	X		

Note: Not all discounts are available for all products.

### Examples:

10% MNSA	10% MNSA
+ 10% Affiliation	+ 20% Multi-Life
<b>= 20%</b> Total premium discount	<b>= 30%</b> Total premium discount



Let's connect

Contact your local representative.

<sup>1</sup> For individual Disability Income insurance, including DI Retirement Security, in approved states. For a complete list of state approvals, visit [principal.com/distateapprovals](https://principal.com/distateapprovals).

<sup>2</sup> May not be available in all states.

<sup>3</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% discount 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>4</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, or Disability Buy-Out policies written in Ohio. This includes any Multi-Life discount given for fully underwritten, Simplified Multi-Life, and Guaranteed Standard Issue cases. Policies taken on these products will not count toward the three-lives qualification for Multi-Life in Ohio. For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (excludes staff physicians).

<sup>5</sup> Eligible occupations may vary by product and state.

<sup>6</sup> Not approved in all states; go to [principal.com/distateapprovals](https://principal.com/distateapprovals) for more information.

<sup>7</sup> Not available on DBO HH794 policies.

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<b>Not insured by any Federal government agency</b>

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