



Individual disability insurance (HH750)

You're dedicated to your business. We're dedicated to you.

Individual disability insurance (IDI) can be even more affordable with the business owner program¹ from Principal®. That's because we value your efforts and dedication to starting and building your business.

Historically business owners were classified by their “trade” occupation, such as plumber, contractor or electrician, but business owners are much more than that. With the business owner program, we look at additional factors that many business owners, like you, use to measure success, including your:

- Income
- Number of employees
- Number of years in business
- Job duties

How it works

Joe owns a large graphic design company:

- \$200,000 income
- 22 employees
- 17 years in business
- Office job duties



Joe saves
28% on his
cost of insurance²

By looking at Joe's business as a whole—not just his trade—we're often able to offer a more affordable price for coverage.¹

Did you know?

To help guide planning discussions, a team of professionals with education and experience as CPAs³ and attorneys⁴ can provide complimentary informal business valuations and buy-sell agreement reviews.



Let's connect.

Contact your financial professional or the Business and Advanced Solutions team at (833) 803-8345.

¹ Most cases result in a rate decrease, however there may be instances when no rate change can occur.

² Shows the difference of 5A versus 3A for DI HH750. A decrease in premium may not occur in all cases. Assumes: Michigan resident, 90-Day Elimination Period, to age 65, non-tobacco, Residual Disability and Recovery Benefit rider, \$1,000 monthly benefit; Male - \$200,000 annual income.

³ CPA does not provide tax or accounting services on behalf of the companies of the Principal Financial Group®.

⁴ JD is an educational degree and the holder does not provide legal services on behalf of the companies of the Principal Financial Group®.



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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 your Principal representative.

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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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