



STRATEGIC ALLIANCES

More protection
for your clients.
More business for you.





Strengthen your customer relationships— and your bottom line!

We know how important it is for you to grow your business. And what better way to do this than by offering existing clients additional products and services to help them address unmet financial needs?

That's why we're here. We provide a variety of solutions that can help you do the following:

- Stand out from the competition
- Drive greater customer satisfaction
- Increase retention
- Add to the overall value of your business



Did you know?

- Business protection is a typical business owner's top priority—**yet only 52% have business protection plans in place.**⁽¹⁾
- **39% of businesses** don't have a business continuation plan for death, disability, or retirement.⁽¹⁾
- **48% of American adults have no life insurance.**⁽²⁾
- Of those who do have life insurance, about **1 in 5 say they don't have enough.**⁽²⁾
- **1 in 4 of today's 20-year-olds will become disabled** before they reach age 67.⁽³⁾
- **68% of U.S. adults are worried they wouldn't be able to cover their living expenses for just one month** if they lost their primary source of income.⁽⁴⁾

The additional solutions your clients may need. The service you deserve.

See how your clients and business can benefit from our wide range of solutions and outstanding service before, during, and after the sale.



Valuable
sales concepts



Value-added
service and
support



Resources
to uncover
opportunities

Create new conversations with your existing customers

- Value-added resources and services for businesses and business owners include the following:
 - › Complimentary administrative services supporting more than 30 plan types, including key person insurance, business succession, estate planning, and key employee retirement plans
 - › Complimentary informal business valuations and buy-sell agreement reviews
- We also have plans that are designed to help meet your customers' current and future personal needs.

Take advantage of the following:

- › Programs, services, and resources to help clients identify additional risk protection needs
- › Customized solutions that help clients provide financial security for loved ones and protect their income

Fast and easy underwriting and issue process

We offer underwriting programs that can help your clients get fast and easy life and individual disability insurance (IDI) coverage. And our underwriting team can provide the large-case and business-case experience you and your clients need.

- Principal Accelerated UnderwritingSM allows qualified life insurance applicants ages 18-60 to get up to \$3 million in coverage without labs or paramed exams—and underwriting decisions come in as little as 24 hours.⁽⁵⁾
- Streamlined IDI underwriting is available for qualified applicants ages 18-50 and up to \$10,000 monthly benefit with no routine medical requirements and no financial information.⁽⁶⁾
- Guaranteed issue and Simplified Issue underwriting are also available.

Your goals, our purpose

No matter what's important to you, Principal® is here to help you identify and implement solutions that are right for you, your business, and your existing individual and business customers.

We work with people like them every day, so we make it a priority to understand where they want to be and help them plan how they can get there. They'll get the customized solutions, expert knowledge and innovative ideas they need to help protect and achieve their financial dreams.

⁽¹⁾ 2023 Principal® Business Owner Insights survey conducted by Dynata.

⁽²⁾ 2023 Insurance Barometer Study, Life Happens and LIMRA.

⁽³⁾ Social Security Administration, Fact Sheet, 2022.

⁽⁴⁾ January 2023 survey by Bankrate and polling partner SSRS polling 1,000+ U.S. adults about their level of emergency savings.

⁽⁵⁾ Based on age, product, face amount, and personal history. Applicants must qualify without the use of any special underwriting programs or reinsurance.

⁽⁶⁾ No blood, urine, exams, EKGs, or APSs required unless a significant medical condition is reported by MIB, significant medical information is obtained from the TeleApp 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 & Participation limits and minimum premium requirement. Financial documentation is required for the following occupations (regardless of the monthly benefit applied for): real estate agent/broker, mortgage loan originator/broker, residential construction, real estate developer, attorney specializing in real estate, and residential construction. Financials required when applying for more than the streamlined amounts—this applies for new applications and adjustments. In California, there are no labs required for Single-Life cases up to \$6,000/month, but an APS and financial documentation are required.



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Guarantees are based on the claims-paying ability of Principal Life Insurance Company.

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