

A program for select professionals

Know any young professionals, students, or residents whose income is expected to increase quickly? Then consider the select professional program from Principal®. It offers higher benefit amounts to help address their changing needs.

The program

- Allows certain professionals to qualify for higher individual Disability Income (DI) insurance benefit amounts without requiring routine medical requirements or financial documentation.¹
- Offers special limits for DI Retirement Security and Overhead Expense insurance without requiring financials.

Guidelines for specific occupations

| Occupations | Occupation class factors | Monthly issue and participation limits | | |
|--|---|--|-------------------------------|------------------------|
| | | Individual DI | Overhead Expense ³ | DI Retirement Security |
| Architect (degreed) | First two years as business owner | \$4,000 | \$10,000 | \$1,000 |
| Attorney | • First two years in practice | \$4,000 | \$10,000 | \$1,000 |
| | • Law student – third or fourth year | \$2,000 | Not available | \$1,000 |
| Certified Public Accountant (CPA) | First two years as business owner | \$4,000 | \$10,000 | \$1,000 |
| Certified Registered Nurse Anesthetist | First two years in practice | \$4,000 | \$10,000 | \$1,000 |
| Dentist ² | • General D.D.S. and D.D.S. specialists – first two years in practice | \$6,000 | \$10,000 | \$1,000 |
| | • D.D.S. specialist residents/interns/fellows: | | | |
| | ‣ Within 180 days of completing the last of their residency, internship or fellowship | \$6,000 | Not available | \$1,000 |
| | ‣ First through last year | \$4,000 | Not available | \$1,000 |
| | • Dental students: | | | |
| | ‣ Within 180 days of entering private practice | \$6,000 | Not available | \$1,000 |
| Doctor ² | ‣ Third or fourth year | \$2,500 | Not available | \$1,000 |
| | • All M.D. and D.O. Generalists and Specialists—first two years in practice | \$7,500* | \$10,000 | \$1,000 |
| | • All M.D. and D.O. residents/interns/fellows: | | | |
| | ‣ Within 180 days of completing the last of their residency, internship or fellowship | \$7,500* | Not available | \$1,000 |
| | ‣ First through last year | \$5,000 | Not available | \$1,000 |
| | • Medical students – third or fourth year | \$2,500 | Not available | \$1,000 |

* Psychiatrists are \$6,500.

| Occupations | Occupation class factors | Monthly issue and participation limits | | |
|--|---|--|-------------------------------|------------------------|
| | | Individual DI | Overhead Expense ³ | DI Retirement Security |
| Engineer (degreed) | First two years as business owner | \$4,000 | \$10,000 | \$1,000 |
| Nurse Practitioner/Physician Assistant | First two years in practice | \$3,000 | \$10,000 | \$1,000 |
| Optometrist | • First two years in practice | \$4,000 | \$10,000 | \$1,000 |
| | • Optometry student – third or fourth year | \$2,000 | Not available | \$1,000 |
| Ph.D. Psychologist | First two years as business owner | \$3,000 | \$10,000 | \$1,000 |
| Podiatrist | • First two years in practice | \$2,500 | \$10,000 | \$1,000 |
| | • Resident/intern – first through last year | \$1,500 | Not available | \$1,000 |
| Pharmacist | • First two years in practice | \$4,000 | \$10,000 | \$1,000 |
| | • Resident/intern – first through last year | \$2,000 | Not available | \$1,000 |
| | • Pharmacy student – last two years | \$2,000 | Not available | \$1,000 |
| Veterinarian | • First two years in practice | \$4,000 | \$10,000 | \$1,000 |
| | • Resident/intern – first through last year | \$2,000 | Not available | \$1,000 |
| | • Veterinary Student – third or fourth year | \$2,000 | Not available | \$1,000 |

SALES IDEA | When working with select professionals, promote the **Maximize Your Benefit rider⁴** which is available with individual DI insurance policies at no additional cost. This rider allows the individual to increase the monthly benefit amount without medical underwriting at the following times:

- In the first 3 years of policy ownership, the individual may increase their benefits at any time solely based on financial underwriting. They must accept at least 50% of the maximum eligible offer.⁵
- After the first 3 years, the individual may increase their policy at any time within 12 months of a life event. Life events include marriage, divorce, death of a spouse, birth/adoption of a child, a 20% or greater year to year sustainable increase in income, or involuntary loss of group LTD coverage.⁶

 **Let's connect** | Contact your local representative.

¹ A Part B must be completed.

² Group coverage will not be taken into consideration for doctors, dentists, optometrists, podiatrists, doctors of pharmacy, veterinarian residents or interns; or for medical, dental, law, optometry, doctor of pharmacy, or veterinary students; or for doctors or dentists during their first 180 days in practice.

³ Need to have business ownership to qualify for Overhead Expense insurance.

⁴ Must have the Annual Increase rider on the policy in order to qualify for the Maximize Your Benefit rider.

⁵ Subject to minimum premium/benefit requirements and issue and participation limits.

⁶ My Benefit rider terminates after 20 years or upon reaching age 50. Rider must be renewed after 10 years.

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