

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.

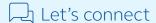
Guidelines for specific occupations		Monthly	Monthly issue and participation limits		
Occupations	Occupation class factors	Individual DI	Overhead Expense ³	DI Retirement Security	
Architect (degreed)	First two years as business owner	\$4,000	\$10,000	\$1,000	
Attorney	First two years in practice	\$4,000	\$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	
	> Third or fourth year	\$2,500	Not available	\$1,000	
Doctor ²	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.

	Occupation class factors	Monthly issue and participation limits		
Occupations		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 rider**⁴ 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



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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