

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 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	\$2,500	\$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 > Third or fourth year 	\$6,000 \$2,500	Not available	\$1,000 \$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.

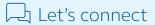
	Occupation class factors		Monthly issue limits		
Occupations		Individual DI	Overhead Expense ³	DI Retirement Security	
Engineer (degreed)	First two years as business owner	\$4,000	\$10,000	\$1,000	
Nurse Practitioner/ Physician Assistant	First two years in practice	\$3,000	\$10,000	\$1,000	
Optometrist	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 advance option features of our Benefit Update rider which is available with individual DI insurance policies at no additional cost.

To be eligible for an advance update, clients must have:

- Lost their group long-term disability (LTD) insurance because of a change in employment, or their employer has discontinued or reduced the group LTD insurance benefit amount.
- At least a 20%⁴ permanent and sustainable increase in earnings since the later of the policy issue date or their last adjustment to increase total disability benefits. (Many select professional occupation clients fall into this category.)



Contact your local representative.

- A Part B must be used to take advantage of the \$6,000/month issue and participation limit.
- 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 50% in non-approved states; visit principal.com/distateapprovals for details.

principal.com

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