

Individual Disability Income insurance

Easily protect yourself and your employees

Enhance your employee benefits package with individual Disability Income insurance from Principal®, and give your employees the income protection they may need.

We make it easy

Principal makes setting up and administering the coverage simple and convenient. Your financial representative can help:

- Set up enrollment meetings at your workplace
- Explain the details to employees
- Share communication best practices

Plus, we offer a variety of services to make ongoing administration of the offering easy.

Flexible options

There are several ways your employees can apply for coverage. Pick what works for you:

- **Full underwriting** – Employees provide details about their job and income, activities and medical history to apply for the maximum amount of coverage available.
- **Simplified** – Employees get benefits up to a set maximum, but go through a streamlined application process.² It's quick and easy.
- **Guaranteed Standard Issue (GSI)** – Policies are issued to groups of employees – with no medical questions or tests.
- **Fallback GSI** – A combination of full underwriting and GSI. Employees go through underwriting to get the maximum amount. But if there are underwriting issues, employees have the safety net of a guaranteed offer.

98%

In a recent survey, 98% of our customers said they were satisfied with the claims services they received.¹

How to get a discount

By offering coverage to many employees, you may be eligible for our **Multi-Life discount**.³ That makes it even more affordable – whether you pay for the coverage or your employees do.

 Let's connect | Contact your local representative.

¹ Principal 2017 Individual Disability Income Claimant Satisfaction survey.

² 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. Urine/HIV test is required in Maine. Subject to issue and participation limits and minimum premium requirement. In California, simplified DI single-life is not available; an APS and financials are required for all DI applications (except simplified DI multi-life cases).

³ Available when three or more individuals with a common employer purchase individual disability insurance coverage (based on unisex rates). For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (based on sex-distinct rates) and excludes staff physicians.



principal.com

Disability insurance from Principal[®] is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002. This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative.

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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