



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 professional 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 easier.

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. Streamlined underwriting is available for applicants under age 51 and applying for coverage under \$10,000.¹

Guaranteed Standard Issue (GSI). Policies are issued to groups of employees with virtually no medical questions—they simply answer a few questions.

Buy-Up GSI. Full underwriting on all eligible employees who wish to purchase additional coverage² with a base GSI plan in place even if an underwriting concern arises.

\$163.7 million

in claims was administered by Principal in 2021—helping to provide the financial support needed.³

How to get a discount

By offering coverage to many employees, you may be eligible for our Multi-Life discount.⁴ That makes it even more affordable—whether you pay for the coverage or your employees do.



Contact your local representative.

- ¹ No blood, urine, exams, EKGs, or APSs (except in California or New York) required unless a significant medical condition is reported by MIB, significant medical information is obtained from the Part B or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications may be rated, ridered, or declined; this is not a guaranteed issue program.
- ² Buy-up policy will be separate from the GSI policy.
- ³ Total amount paid out for disability insurance claims administered by Principal for year ending 12/31/2021.
- ⁴ Available when three or more individuals with a common employer purchase individual disability insurance coverage. For dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (excluding staff physicians).



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Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

This flyer is not approved for use in Arizona and New Mexico. Oregon policy #HH750OR.

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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