

Stackable discounts help clients save money.

Principal® offers a variety of discounts for individual disability insurance (IDI) solutions. Many of these discounts can be combined or “stacked,” providing even greater savings:

- **Affiliation.** Up to a 10% discount for three or more individuals with a professional affiliation.^{1,2}
- **Association.** Up to a 10% discount for approved associations with 100+ eligible members.^{1,2}
- **Mental/Nervous and Substance Abuse (MNSA) Disorder Limitation rider.** On individual Disability Income insurance policies, provides benefits for up to 24 months for mental, nervous, and substance abuse claims. Up to a 10% discount available.³
- **Multi-Life.** 20% discount for three or more employees with a common employer. Additional discount may be available on guaranteed standard issue cases.⁴
- **Multi-Life Resident.** 20% discount for three or more dental or medical residents/fellows/interns/students from the same institution. Medical and dental residents at the same institution also qualify for a multi-life discount.⁴

Combine discounts for greater savings.

Stackable options	Affiliation ¹	Association ²	MNSA ³	Multi-Life ⁴
Affiliation			X	
Association			X	
MNSA	X	X		X
Multi-Life			X	
Preferred Business Owner		X		X
Select Occupation	X	X	X	X

Note: Not all discounts are available for all products.

EXAMPLES

10% MNSA
+ 10% Affiliation

= 20% Total premium discount

10% MNSA
+ 20% Multi-Life

= 30% Total premium discount



Let's connect

Contact your local representative.

- ¹ For individual Disability Income insurance, including DI Retirement Security, in approved states. For a complete list of state approvals, visit principal.com/distateapprovals.
- ² 5% for medical and dental professionals.
- ³ The MNSA rider and discount is required on all cases in CA & NY and on the following occupations: emergency-room physicians, anesthesiologists, pain-management physicians, nurse anesthetists, pharmacists, and any resident who has declared one of these as a specialty. This rider is not available in VT. Up to a 10% discount may be applied.
- ⁴ Discount can be given when three or more employees with a common employer are covered. This includes any Multi-Life discount given for fully underwritten and Guaranteed Standard Issue cases. For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (excludes staff physicians).



principal.com

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

For producer information only. Not for use with consumers or the public. This summary is not a complete statement of the rights, benefits, limitations and exclusions of the coverage described here. 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**

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.