

Individual disability insurance (HH750)

# 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. 10% discount for three or more individuals with a professional affiliation. 1
- Association. 10% discount for approved associations with 100+ eligible members.<sup>2</sup>
- 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 10% discount available.<sup>3</sup>
- Multi-Life. 20% discount for three or more employees with a common employer.4
- Multi-Life Resident. 20% discount for three or more dental or medical residents/fellows/interns/students from the same institution.<sup>4</sup>
- **Preferred Business Owner.** 5% discount given on Disability Buy-Out insurance (HH794) if another IDI product is purchased or inforce with Principal.<sup>2</sup>
- Select Occupation. 10% discount for certain occupations.<sup>6</sup>

### Discounts available on multiple solutions

IDI solutions	Discounts							
	Affiliation <sup>1</sup>	Association <sup>2</sup>	MNSA <sup>3</sup>	Multi-Life <sup>4</sup>	Multi-Life Resident <sup>4</sup>	Preferred Business Owner <sup>2</sup>	Select Occupation <sup>5</sup>	
Disability Income (DI)	X	X	Χ	×	X		Χ	
DI Retirement Security (DIRS)	X	×	X	X	X		X	
Overhead Expense (OE)		X		X			Χ	
Disability Buy- Out (DBO) <sup>6</sup>		X		X		X <sub>e</sub>	X <sup>7</sup>	
Key Person Replacement (KPR) <sup>6</sup>				X			X	

Note: Not all discounts can be stacked together.

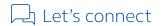
# Combine discounts for greater savings

Stackable options	Affiliation <sup>1</sup>	Association <sup>2</sup>	MNSA <sup>3</sup>	Multi-Life <sup>4</sup>	Multi-Life Resident <sup>4</sup>	Preferred Business Owner <sup>2</sup>	Select Occupation <sup>5</sup>
Affiliation			×				Χ
Association			×			X	Χ
MNSA	X	X		X	X		Χ
Multi-Life			×			X	Χ
Preferred Business Owner		×		X			
Select Occupation	X	×	×	X	X		

Note: Not all discounts are available for all products.

# **Examples:**

10% MNSA	10% MNSA
+ 10% Affiliation	+ 20% Multi-Life
= 20% Total premium discount	= 30% Total premium discount



Contact your local representative.

- <sup>1</sup> For individual Disability Income insurance, including DI Retirement Security, in approved states. For a complete list of state approvals, visit principal.com/distateapprovals.
- <sup>2</sup> May not be available in all states.
- <sup>3</sup> 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. It is also required at an individual level for cases in FL, LA, and NV. This rider is not available in VT. 5% discount for 2- and 5-year benefit periods, and 10% discount for all other benefit periods. In TX, the discount is not available for 2-year benefit period, is 3% for 5-year benefit period, and 5% for all other benefit periods.
- <sup>4</sup> Discount can be given when three or more employees with a common employer are covered. The Multi-Life discount is not available for Overhead Expense, Key Person Replacement, or Disability Buy-Out policies written in Ohio. This includes any Multi-Life discount given for fully underwritten, Simplified Multi-Life, and Guaranteed Standard Issue cases. Policies taken on these products will not count toward the three-lives qualification for Multi-Life in Ohio. For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (excludes staff physicians).
- <sup>5</sup> Eligible occupations may vary by product and state.
- <sup>6</sup> Not approved in all states; go to principal.com/distateapprovals for more information.
- <sup>7</sup> Not available on DBO HH794 policies.

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

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