

# Get the coverage you deserve

Individual Disability Insurance (IDI) can be even more affordable with the Business Owner Program<sup>1</sup> from Principal®. That's because we value your efforts and dedication to starting and building your business.

Historically business owners were classified by their “trade” occupation, such as plumber, contractor or electrician, but business owners are much more than that. With the Business Owner Program, we look at additional factors that many business owners, like you, use to measure their success, such as:



- Income
- Number of employees
- Number of years in business
- Owner duties

## How it works

Joe owns a large graphic design company:

- \$200,000 income
- 22 employees
- 17 years in business
- Less than 10% manual duties

Joe saves **28%** on his cost of insurance<sup>2</sup>



By looking at Joe's business ownership, income, size, years in business and duties – not just his trade, we're often able to offer a more affordable price for coverage.

## Did you know?

To help guide planning discussions, our on-staff CPAs and attorneys can provide complimentary informal business valuations and buy-sell agreement reviews.



## Let's connect.

Contact your financial professional or the Business and Advanced Solutions Hotline at (833) 803-8345.

<sup>1</sup> Most cases result in a rate decrease, however there may be instances when no rate change can occur.

<sup>2</sup> Shows the difference of 5A versus 3A for DI HH750. A decrease in premium may not occur in all cases. Assumes: Michigan resident, 90-Day Elimination Period, to age 65, non-tobacco, Residual Disability and Recovery Benefit rider, \$1,000 monthly benefit; Male - \$200,000 annual income.



[principal.com](https://www.principal.com)

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002. Disability insurance has limitations and exclusions. For costs 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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JJ2172-02 | 08/2018 | © 2018 Principal Financial Services, Inc.