

Long-term disability insurance solutions

An effective way to help protect your top employees' income

You know employee benefits play a valuable role in helping you recruit and retain quality people. Consider enhancing your employee benefit package with income protection—otherwise known as disability insurance. It helps your employees protect the one asset they rely on most if they're ever too sick or hurt to work.

Disability insurance comes in two forms:

Group disability—A good foundation of income protection for all employees, with short-term disability (STD) and long-term disability (LTD) solutions.

Individual Disability Income (DI)—Can be purchased as stand-alone coverage or as a supplement to group disability insurance for executives and other highly compensated key employees.

You can customize the solutions to help meet your needs and budget. One way to customize a DI program for your employee benefits package is with a Guaranteed Standard Issue (GSI) offer from Principal®.

What's GSI?

A GSI offer on a DI policy is a way to provide income protection to a specific group of key employees with minimal underwriting requirements and paperwork. First, Principal simply reviews you:

- Group LTD policy (if one exists).
- List of key employees to be included in the GSI offer (minimum of 5). Submit their name, date of birth, occupational duties, and salary.

If Principal determines it's a good fit, you'll receive a customized offer. The employee-enrollment process will then move forward with a brief application.¹

Advantages for you and your employees

In addition to flexible payment options and discount opportunities, offering DI to your key employees with GSI provides many advantages:

Employer

- Attract and retain key employees.
- Customize coverage based on specific needs and budget.
- Reinforce positive relationships with employees.

Employees

- Helps protect their income.
- No medical underwriting requirements.¹
- DI policy and discounts belong to each employee, no matter where employment leads.



Principal® is one of only a few carriers to offer group and individual disability solutions for you and your employees.

 **Let's connect** | Contact your local Principal representative.

¹ If GSI from Principal is not an option, additional underwriting may be required. Contact your local representative for details.



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

Disability insurance from Principal[®] is issued by Principal Life Insurance Company, 711 High Street, Des Moines, Iowa 50392.

Disability insurance has limitations and exclusions. For costs and coverage details, contact your Principal[®] representative. OR policy #HH750OR, GC 3000-2 (1114), GC 4000-2 (0415).

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