

Reap the rewards of buying coverage on yourself

It helps to have your own disability policy when selling income protection. Buying Disability Income (DI) coverage from Principal® helps you convey passion and conviction to clients, and you'll:

- Experience the application and underwriting process firsthand, giving you valuable insights to share with clients.
- Address your own income protection needs.
- Receive a 10% discount¹
- Earn strong first-year commissions (FYCs) and ongoing renewals to help offset a portion of the cost to you.

How you offset part of the cost

	Age 30		Age 40		Age 50	
	Male	Female	Male	Female	Male	Female
Annual premium	\$230	\$429	\$347	\$564	\$533	\$654
After 10% discount	\$207	\$386	\$312	\$508	\$480	\$589
FYCs	\$104	\$193	\$156	\$254	\$240	\$294
Your first-year cost	\$103	\$193	\$156	\$254	\$240	\$294

Assumptions: HH750 policy, Michigan resident, non-tobacco, 180-Day Elimination Period, To Age 65 Your Occupation and Benefit Period, 4A occupation class, \$1,000 monthly benefit, 50% FYCs, 10% affiliation discount.¹

Get coverage quickly and easily

When you use our Simplified DI² program, it's even easier. You:

- Receive a streamlined underwriting decision (once the home office receives your completed application and TeleApp interview)
- Don't have to provide routine medical requirements or financial verification
- Can increase benefits in the future to align with changing needs—usually without having to prove medical or financial insurability

Tips for future DI sales success

Sell the need for income protection. Share a story of someone you know who became disabled, or use one of our claimant testimonials.

Sell the benefits. Keep it simple by discussing all the things a client's income provides. Use the proposal to point out key features and benefits of the policy without the jargon.

Sell the affordability. Remind clients that premiums typically are just 1-3% of their gross income, but they protect much more. There are also several discount options available.



Make client conversations easier with the tools found in KIT4343.



Get started

Contact your local representative.

¹ 10% Affiliation discount based on gender-specific rates. In states that have not approved the Affiliation discounts, use the 10% Association discount. The insured and the writing agent must be the same person. For more information, visit principal.com/distateapprovals. Excludes relationships with an existing discount. Ref #8-10755.

² Unless a significant medical condition is reported by MIB, significant medical information is obtained from the TeleApp or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications could be rated, ridered, or declined based on all underwriting information available; this is not a guaranteed issue program. Subject to Issue & Participation limits and minimum premium requirement. Financials are required if the amount being applied for is greater than the Simplified limits—this applies for new applications and adjustments, and for select occupations. In California, there are no labs required for Simplified Single-Life cases up to \$6,000/month, but an APS and financial documentation are required; for Simplified DI multi-life, when all three applications are not submitted together, we'll require APSs and financials on the first two applications, but not for any additional applications on that case.



principal.com

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

Disability insurance has limitations and exclusions. For costs and coverage details, contact your local Principal representative.

Please remember to abide by the company's policy on disclosure of compensation. You can obtain more information, as well as a sample disclosure form, at www.principal.com.

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