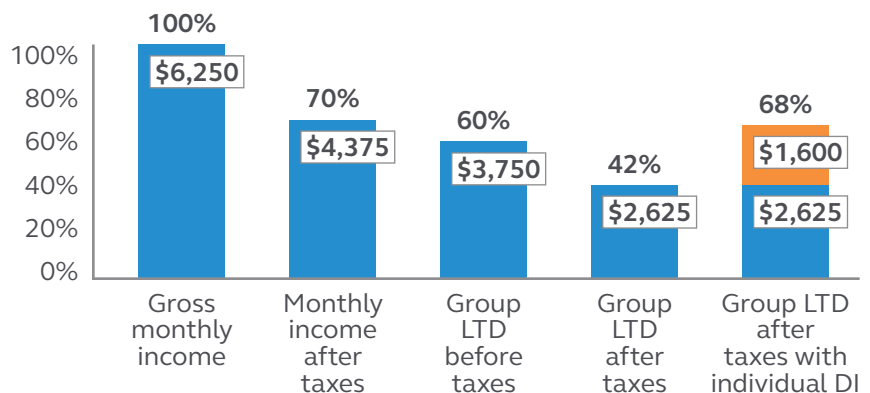


Give your key employees even more benefits

The group disability insurance you offer employees helps them build a foundation of income protection. It's a great job perk, but, could you be doing more for your top people? After all, if they become too sick or hurt to work, they face a bigger income replacement gap than other employees.

There's an easy and cost-efficient way to help your key employees protect more of their income. Offer them individual Disability Income (DI) insurance from Principal®. You have an opportunity to buy individual disability insurance — at a discount — for employees who earn at least \$100,000 a year.

Sample income replacement¹



Plus, the process to get coverage is easy for both you and your employees. Here's what to expect:

- **A discounted rate** — Up to 30% off the cost of coverage.²
- **Less underwriting** — Unlike most individual insurance, employees won't need to provide proof of good health.
- **\$2,000 more a month** (pre-tax) in benefits if an employee becomes disabled. (This is in addition to the group LTD benefits.)

Take it a step further

Increase your employees' income replacement percentage by "bonusing it up" and paying the taxes on the individual coverage. That'll provide the full \$2,000 monthly benefit.



<Contact your local representative.>

<Name, designations, title>

<Address line 1>

<Address line 2>

<Address line 3>

¹ Chart based on \$6,250 gross monthly income (\$75,000 annually), with a 60% group LTD program, assuming a 30% tax bracket for Federal, State and FICA. This is a hypothetical example. For illustrative purposes only.

² Includes the 20% Multi-Life discount and up to 10% Mental Nervous and Substance Abuse (MNSA) Disorder Limitation rider discount. Available when three or more individuals with a common employer purchase individual disability insurance coverage (based on unisex rates). For three or more dental or medical residents/fellows/interns/students from the same institution, use the Multi-Life Resident discount (based on sex-distinct rates) and excludes staff physicians.



principal.com

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002.

This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For cost and coverage details, contact your Principal financial 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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