



Finish the Sales Year Strong with Increased Simplified DI Limits

Principal Life Insurance Company is committed to helping you finish the 2013 Individual Disability Insurance (IDI) sales year strong. **Effective immediately, Simplified issue limits for Individual Disability Income (DI) insurance are raised to \$4,000/month for single-life and \$6,000/month for multi-life.**

Simplified DI Helps You Finish Ahead of the Competition

Principal Life is the only carrier to offer:

- **Future benefit increase options**, including the competitive Benefit Update rider
- Coverage on **all occupation classes, in all states**
- **Fewer underwriting requirements**
 - We simply need the application (Part A and C) and a completed TeleApp Interview
 - No blood, urine, EKGs, APSs, prescription history check or financial verification is needed^{1,2}
- **48-hour turn-around time** for an underwriting decision³
- **Higher maximum issue ages:** 50 for single-life and 64 for multi-life (higher with underwriting approval)

Simplified DI is a perfect way to get sales in before year-end which means extra holiday cash!

Get a state-specific application at:

www.principal.com/DIapp.

Simplified underwriting is also available for **Overhead Expense** and **Disability Buy-Out** insurance.

Take advantage of these higher limits now

New issue limits for Simplified DI **can be applied immediately** on new applications, as well as applications pending in Underwriting or policies pending delivery.

| For more information | |
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|  DISABILITY RESOURCE GROUP <i>Passion. Purpose. Protection.</i> | Disability Resource Group, Inc. 800-945-9719, ext. 303 info@drghi.com |

Disability Resource Group is not an affiliate of any member company of The Principal Financial Group® and offers products and services from multiple carriers.

¹ Financial documentation required if annual income is above \$150,000 and for the following occupations (regardless of income): Real estate agent/broker, mortgage loan originator/broker, residential construction, real estate developer, attorney specializing in real estate and residential construction.

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. Prescription history check may be required for physicians. Applications could be rated, ridered or declined based on all underwriting information available; this is not a guaranteed issue program. Urine/HIV test is required in Maine. Subject to Issue & Participation limits and minimum premium requirement.

³ Once the application and TeleApp interviews are completed and received.

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