



Individual Disability Insurance Portfolio Enhancements

Effective immediately, Principal Life Insurance Company is making several enhancements for:

- Government employees and engineers
- Key Person Replacement insurance¹

Occupational Enhancements

Government Employees

These **enhancements** apply to local, state and federal government employees:

- **Higher maximum issue age** to 55 (from 50)
- **Normal issue and participation limits now apply** for 3A, 4A and 5A occupation classes²
- **Future benefit increase rider now available** for 3A, 4A and 5A occupation classes
- **Maximum years of service requirement removed**
- Additional program guidelines remain unchanged.

Engineers

These **enhancements** apply to engineers (e.g., chemical, mechanical, electrical engineers):

- **Select 5A** – Four-year engineering degree with no more than 30% field or lab duties
- **4A** – More than 30% field or lab duties

Key Person Replacement Enhancements

Businesses can now insure a key employee with **up to \$750,000** (combination of lump sum and monthly) of benefit protection in the event he or she becomes too sick or hurt to work.


- **Lump sum benefit: Three times** earned income (increased from two times), **up to \$500,000**.
- **Monthly benefit: Three times** the maximum Individual DI benefit available based on earned income (increased from two times), **up to \$20,000**.

In addition, **earned income** is now based on what an individual would be eligible for using our Individual Disability Income financial underwriting guidelines. This can be advantageous for an individual with a variety of earned income sources, such as profits from the business.

The following policy designs show how to provide a benefit amount greater than \$500,000.

Monthly Benefit (Elimination Period)	Lump Sum Benefit (Elimination Period)	Total Potential Benefit
90-Day	180-Day	\$560,000
	365-Day	\$680,000
	730-Day	\$750,000
180-Day	365-Day	\$620,000
	730-Day	\$750,000

Note: To reach an aggregate benefit of \$750,000 a 730-day Elimination Period must be used.

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

¹ Not available in California; not approved in Florida, Montana, New York or Vermont. For state approval information, visit www.principal.com/distateapprovals.

² \$10,000/month issue limit and \$25,000/month participation limits still applies for 3A-M, 4A-M, 5A-M occupation classes.



WE'LL GIVE YOU AN EDGE[®]

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