

Principal Announces Higher Issue and Participation Limits

Principal is pleased to announce **new issue and participation limits** for new business applications and in force policies. These new limits are effective immediately on a **limited basis**. You'll find they are competitive, and we hope they'll help generate additional sales opportunities for you.

See Pages 2 and 3 for the New Issue and Participation Chart

Below are the updated Maximum I & P limits per Occ Class.

Individual DI Insurance Maximum Monthly Issue and Participation Limits

Occupation Class	Issue Limit	Participation Limit	FBI/AIO/ABI
5A, 4A, 3A	\$20,000	\$30,000	\$17,000
5A-M, 4A-M*, 3A-M*	\$15,000	\$25,000	\$13,000
2A	\$8,000	\$10,000	\$6,000
A	\$6,000	\$8,000	\$4,000

*For 4A-M and 3A-M policies written in California or prior to the 700 Policy Series, the issue limit remains at \$10,000/month and the participation limit with other coverage has been increased to \$20,000/month.

Highlights of the changes are:

- The limits apply to single life and multi-life. There no longer are two separate tables.
- The participation limits are the same for individual DI and group insurance.
- The higher limits primarily impact proposed insureds with incomes in excess of \$365,000 (individual pay) and \$270,000 (employer pay).

NEW BUSINESS: Until the September illustration system release, it will be necessary to manually calculate the benefit amount for which an individual above these income levels may be eligible. If you need assistance with a calculation, call the National Sales Desk or an Underwriter. Once the benefit amount is determined, it may be necessary to run two illustrations to obtain the premium for the total benefit amount. (Please note, all reports and riders may not be accurately reflected with this illustration work-around.)

ADJUSTMENTS: The benefit amount and the premium will need to be manually calculated until system updates can be finalized in November. Contact a member of the Adjustment Team for assistance

DI Issue and Participation Limits

Annual Earned Income	Individual Pay			Employer Pay		
	Maximum Monthly Disability Benefit	Maximum SIS	Total Benefit	Maximum Monthly Disability Benefit	Maximum SIS	Total Benefit
\$ 18,000	\$ 400	\$ 750	\$ 1,150	\$ 600	\$ 750	\$ 1,350
20,000	500	775	1,275	675	800	1,475
24,000	625	875	1,500	875	875	1,750
30,000	1,000	900	1,900	1,150	1,000	2,150
36,000	1,250	900	2,150	1,575	1,000	2,575
40,000	1,500	950	2,450	1,800	1,050	2,850
48,000	1,725	1,025	2,800	2,325	1,075	3,400
52,000	1,875	1,125	3,000	2,575	1,125	3,700
60,000	2,225	1,175	3,400	3,000	1,250	4,250
70,000	2,550	1,250	3,800	3,500	1,400	4,950
80,000	2,850	1,350	4,200	4,075	1,575	5,650
90,000	3,250	1,400	4,750	4,350	1,650	6,000
100,000	3,600	1,400	5,000	4,800	1,650	6,450
110,000	3,975	1,400	5,375	5,300	1,650	6,950
120,000	4,350	1,400	5,750	5,850	1,650	7,500
130,000	4,700	1,400	6,100	6,250	1,650	7,900
140,000	5,050	1,400	6,450	6,700	1,650	8,350
150,000	5,500	1,400	6,900	7,100	1,650	8,750
160,000	5,950	1,400	7,350	7,700	1,650	9,350
170,000	6,400	1,400	7,800	8,250	1,650	9,900
180,000	6,650	1,400	8,250	8,850	1,650	10,500
190,000	7,300	1,400	8,700	9,450	1,650	11,100
200,000	7,750	1,400	9,150	10,000	1,650	11,650
210,000	8,250	1,400	9,650	10,600	1,650	12,250
220,000	8,700	1,400	10,100	11,200	1,650	12,850
230,000	9,150	1,400	10,550	11,750	1,650	13,400
240,000	9,600	1,400	11,000	12,350	1,650	14,000
250,000	10,050	1,400	11,450	12,950	1,650	14,600
260,000	10,500	1,400	11,900	13,100	1,650	14,750
270,000	10,600	1,400	12,000	13,350	1,650	15,000
280,000	10,850	1,400	12,250	13,550	1,650	15,200
290,000	11,100	1,400	12,500	13,700	1,650	15,350
300,000	11,350	1,400	12,750	13,850	1,650	15,500
310,000	11,600	1,400	13,000	14,050	1,650	15,700
320,000	11,850	1,400	13,250	14,350	1,650	16,000
330,000	12,250	1,400	13,650	14,850	1,650	16,500
340,000	12,600	1,400	14,000	14,350	1,650	17,000
350,000	13,050	1,400	14,450	15,750	1,650	17,400
360,000	13,450	1,400	14,850	16,200	1,650	17,850
370,000	13,850	1,400	15,250	16,700	1,650	18,350
380,000	14,150	1,400	15,550	17,200	1,650	18,850
390,000	14,300	1,400	15,700	17,700	1,650	19,350
400,000	14,450	1,400	15,850	18,200	1,650	19,850
420,000	14,600	1,400	16,000	18,700	1,650	20,350

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Annual Earned Income	Individual Pay			Employer Pay		
	Maximum Monthly Disability Benefit	Maximum SIS	Total Benefit	Maximum Monthly Disability Benefit	Maximum SIS	Total Benefit
\$ 440,000	\$14,800	\$1,400	\$16,200	\$19,150	\$1,650	\$20,800
460,000	14,950	1,400	16,350	19,550	1,650	21,200
480,000	15,100	1,400	16,500	19,950	1,650	21,600
500,000	15,200	1,400	16,600	20,350	1,650	22,000
520,000	15,850	1,400	17,250	20,750	1,650	22,400
540,000	16,600	1,400	18,000	21,150	1,650	22,800
560,000	17,100	1,400	18,500	21,550	1,650	23,200
580,000	17,600	1,400	19,000	21,950	1,650	23,600
600,000	18,150	1,400	19,550	22,350	1,650	24,000
620,000	18,600	1,400	20,000	22,750	1,650	24,400
640,000	19,100	1,400	20,500	23,150	1,650	24,800
660,000	19,600	1,400	21,000	23,550	1,650	25,200
680,000	20,100	1,400	21,500	23,950	1,650	25,600
700,000	20,500	1,400	21,900	24,350	1,650	26,000
720,000	20,900	1,400	22,300	24,750	1,650	26,400
740,000	21,300	1,400	22,700	25,150	1,650	26,800
760,000	21,700	1,400	23,100	25,550	1,650	27,200
780,000	22,000	1,400	23,400	25,950	1,650	27,600
800,000	22,300	1,400	23,700	26,350	1,650	28,000
820,000	22,600	1,400	24,000	26,750	1,650	28,400
840,000	22,900	1,400	24,300	27,150	1,650	28,800
860,000	23,200	1,400	24,600	27,550	1,650	29,200
880,000	23,500	1,400	24,900	27,950	1,650	29,600
900,000	23,800	1,400	25,200	28,350	1,650	30,000
920,000	24,100	1,400	25,500			
940,000	24,400	1,400	25,800			
960,000	24,700	1,400	26,100			
980,000	25,000	1,400	26,400			
1,000,000	25,300	1,400	26,700			
1,020,000	25,600	1,400	27,000			
1,040,000	25,900	1,400	27,300			
1,060,000	26,200	1,400	27,600			
1,080,000	26,500	1,400	27,900			
1,100,000	26,800	1,400	28,200			
1,120,000	27,100	1,400	28,500			
1,140,000	27,400	1,400	28,800			
1,160,000	27,700	1,400	29,100			
1,180,000	28,000	1,400	29,400			
1,200,000	28,300	1,400	29,700			
1,220,000	28,600	1,400	30,000			

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