



Individual Disability Insurance (IDI)

Triple Play: IDI Updates from Principal Life

These Individual Disability Insurance changes from Principal Life Insurance Company take effect Monday, Sept. 22, 2014.

1	<p>New to the industry. Individuals working part-time are now eligible for up to \$5,000/month in coverage. Available in all states for:</p> <ul style="list-style-type: none"> • Individual Disability Income (DI) insurance and DI Retirement Security • 3A/3A-M and above occupation classes • Those working 20 to 29 hours per week, earning \$40,000+/year <p>View additional details.</p>	
2	<p>Enhancements to Individual DI insurance and DI Retirement Security in approved states.¹</p> <ul style="list-style-type: none"> • 6A Occupation Class² – Offers the most attractive rates for our most preferred occupations (a 12% premium decrease, on average). • Benefit Update Rider (HH792) – This industry-leading rider now allows: <ul style="list-style-type: none"> – An advance update when clients have a 20% (had been 50%) sustainable increase in earnings. – When clients take an advance update option, they don't lose their next scheduled update.³ • 10% Affiliation Discount⁴ – Available for all non-medical occupations. Use this sex-distinct discount⁵ when selling to three or more: <ul style="list-style-type: none"> – 1099 contractors from the same business entity/firm – Franchise owners and key employees actively working under the same franchisor⁶ <p>View transition guidelines.</p>	<p style="text-align: center;">Illustration System Updated</p> <p>The new illustration system has been updated. Use this system to quote all Principal Life IDI products in all states.</p>
3	<p>Additional underwriting changes for the IDI portfolio, in all states:</p> <ul style="list-style-type: none"> • Occupation class changes. • Real estate-related occupations⁷ now eligible for Business Owner Allowance and Section 179 Allowance. • Tobacco/non-tobacco status now used (versus smoker/nonsmoker) <ul style="list-style-type: none"> – Tobacco rates apply if clients have used tobacco-related products (smoke, chew, cigar, pipe, marijuana), any form of nicotine cessation products or e-cigarettes within the last 12 months. – Non-tobacco rates apply if clients use 12 or fewer cigars in the prior 12 months, have negative urine specimens for nicotine and admit to cigar use on the application (or TeleApp). 	

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¹ For state approval information, visit www.principal.com/distateapprovals; not available in California.

² Occupations still classified as 5A Select include pharmacists and professionals/office managers/executives earning \$60,000 to \$75,000/year.

³ If an advance Benefit Update option is taken within 12 months preceding a regularly scheduled update, the regular update is not held to help minimize administrative redundancies.

⁴ Requires three or more individuals with a common affiliation working with the same producer; not available to doctors (M.D., D.O.), physician's assistants, psychiatrists, nurses (RN or LPN), nurse practitioners, CRNAs, nurse anesthetists, medical residents/students or other hospital/medical workers.

⁵ Unisex in Montana; stackable with the Mental Nervous Substance Abuse Disorder Limitation rider discount and Select Occupation Discount (for 5A occupations).

⁶ Not available to owners and key employees of home-based franchises, route sales franchises or investors.

⁷ Examples include real estate agents/brokers, real estate developers and residential construction occupations; must provide two years' tax return documentation, and client's income must be stable.

Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group®,
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DI9114 | 9/2014