



Individual Disability Insurance

Principal Life's Simplified Sales Programs just got BETTER

To help you meet clients' Individual Disability Insurance needs faster and easier than ever before, Principal Life Insurance Company has made several enhancements to the Simplified Sales Programs.

KEY ENHANCEMENTS

- **Full commissions are paid.** Principal Life no longer reduces first year commissions when a Simplified Sales program is utilized.
- **All riders** now available, including the competitive Benefit Update and Cost of Living Adjustment riders.¹
- **No income verification required** when income is less than \$150,000/year for Simplified DI and Simplified Multi-Life.
- Up to:
 - **\$3,000/month** benefit for Simplified DI
 - **\$5,000/month** benefit for Simplified Multi-Life (both employer paid and voluntary)
 - **\$10,000/month** benefit for Simplified OE
 - **\$360,000 aggregate** benefit for Simplified DBO
- Simplified Multi-Life **no longer requires pre-approval** from underwriting or a signed offer letter.

WHY SIMPLIFIED?

- **Fewer routine medical requirements** – No blood, urine, exams, EKGs or APSs required.²
- **48-hour turnaround** – Once the application and TeleApp interview are completed and received.³

FOR MORE INFORMATION

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1 – All riders subject to Principal Life's standard underwriting guidelines.

2 – Unless a significant and undisclosed medical condition is reported by MIB, significant medical information is derived from the TeleApp, or any other disability coverage has been issued or applied for on a non-medical basis. Urine/HIV test is required in Maine. This is not a guaranteed issue program; applications could be rated, ridered or declined. Subject to Issue & Participation limits and minimum premium requirement. Combined Simplified DI and Simplified OE benefits cannot exceed \$10,000/month.

3 – OE and DBO application supplements must also be completed and received.