



Individual Disability Insurance

Multi-Life Solutions for Employers

Employers face many challenges, particularly when wanting to offer competitive employee benefits at an affordable price. Principal Life Insurance Company's Individual Disability Income (DI) insurance gives employers a great way to enhance their employee benefits package while being cost efficient and flexible.

Employers can pay for the DI insurance themselves or offer it on a voluntary basis as either stand-alone coverage or wrapped around existing group disability insurance.

Underwriting programs

Principal Life has several Multi-Life underwriting programs to help you succeed in this market.

PROGRAM	ROUTINE MEDICAL	APS/ EKGs	FINANCIALS	BENEFITS	DISCOUNTS
Guaranteed Standard Issue/ Standard Issue (GSI/SI)	No	No	Employee census	Limited based on census and participating lives	20%: 10-49 lives 25%: 50-99 lives 30%: 100+ lives (20% maximum in CA)
Simplified DI Multi-Life	No	No ¹	Financials needed if income is above \$150,000/year ¹	Up to \$5,000/month	20% ² : 3+ lives
Fully Underwritten	Yes	Yes	Individual W-2 or tax forms as required	Maximum based on current underwriting guidelines and Issue and Participation limits	20% ² : 3+ lives

¹ No blood, urine, exams, EKGs or APSs required 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 a non-medical basis. 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. Combined Simplified DI and Simplified OE benefits cannot exceed \$10,000/month.

FOR MORE INFORMATION

Contact your local representative.

Marketing offering

Principal Life has a comprehensive marketing offering – complete with employer and employee tools – to help you in the multi-life arena. Just follow these steps:

- STEP 1** Identify a company that you would like to work with and determine if the case will be:
- 3+ lives² or 15+ lives – also decide which underwriting sales program you want to use.
 - A supplement to existing group coverage or stand-alone coverage
 - Employer-paid or employee-paid

- STEP 2** Set up a meeting with the employer and take the employer pitch kit to present Individual DI insurance solutions.
- Order Kit 1901 to pitch Individual DI insurance to an employer with existing Group long-term disability (LTD) coverage. An electronic version (DI 2188) is available on Principal eFinancial ProfessionalSM (Principal eFP).
 - Download DI 2233 from Principal eFP for pitching Individual DI insurance to an employer without Group LTD coverage.

- STEP 3** If the group has 15+ lives, obtain a complete census for each eligible employee (including date of birth, occupation, salary, bonus or other compensation and state of residence). To help facilitate this process, give the employer the census template and instructions sheet (available at www.principal.com/disabilityresources).

- STEP 4** Contact your Principal Life representative who will work with you to get the best offer for your case.

- STEP 5** If applicable:
- Help the employer announce the availability of the coverage to employees. Many tools are available (e-mailers, letters, table tents and posters).
 - Set up employee enrollment meetings at the worksite and distribute employee enrollment kits (KIT 1451).

- STEP 6** If applicable, schedule TeleApp interviews (888-TeleApp).

- STEP 7** Obtain the appropriate signatures on the applications and submit paperwork to Principal Life's home office.

² The Multi-Life Discount is not available for Key Person Replacement, Overhead Expense and Disability Buy-Out policies written in Ohio. This includes any Multi-Life Discount given for fully underwritten, Simplified Multi-Life and Guaranteed Standard Issue cases. Policies taken on these products will not count toward the three-lives qualification for multi-life in Ohio.



WE'LL GIVE YOU AN EDGE®

Insurance issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

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