

Individual Disability Income Insurance (HH 750)

Producer Training Guide



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The individual disability income insurance marketplace

Principal Life Insurance Company is committed to giving you an edge in the individual disability insurance marketplace. The enhancements being made to our Individual Disability Income (DI) insurance HH 750 bring the product to the next level, giving you additional features and reduced pricing to help you customize coverage to meet your clients' needs now more than ever.

| HH 750 – INDIVIDUAL DI INSURANCE POLICY OVERVIEW | |
|--|---|
| Product Design | <p>Replaces a portion of earned income lost due to a disability</p> <ul style="list-style-type: none"> • Non-cancelable, guaranteed renewable to age 65 and conditionally renewable for life • Provides an excellent funding method for Executive Bonus and Salary Continuation Plans |
| Issue Guidelines | <ul style="list-style-type: none"> • Issue Ages: 18 to 60 for single-life cases; 18 to 64 for multi-life cases¹ • Occupation Classes: 5A, 5A-M, 4A, 4A-M, 3A, 3A-M, 2A, A • Elimination Periods: 30, 60, 90, 180 or 365 days • Benefit Periods: 2 years, 5 years, To Age 65, To Age 67 or To Age 70 • Your Occupation Periods: 2 years, 5 years, To Age 65, To Age 67 or To Age 70 |
| Issue Limits | <ul style="list-style-type: none"> • Minimum premium: \$200 of annual pre-discounted premium • Minimum earned income: \$15,000/year as indicated on federal tax returns (CA requires \$24,000/year) • Maximum issue and participation limits <ul style="list-style-type: none"> • \$15,000/month for 5A, 4A, 3A occupation classes • \$10,000²/month for 5A-M, 4A-M and 3A-M occupation classes • \$8,000/month for 2A occupation class • \$6,000/month for A occupation class |

¹ Older ages may be available subject to underwriting approval.

² Participation Limit is up to \$15,000/month with other IDI coverage. Maximum issue limit will remain \$10,000/month for all Principal Life IDI coverage.

HH 750 – INDIVIDUAL DI INSURANCE POLICY OVERVIEW

| | |
|-------------------------------------|--|
| Premium Rates | <ul style="list-style-type: none"> • Sex distinct for single-life and Association cases³; unisex for multi-life cases (three or more lives with a common employer) • Geographic pricing based on state residence • Level premium • Smoker/Nonsmoker |
| Riders | <ul style="list-style-type: none"> • Automatic Increase Option (not available once the Future Benefit Increase rider is approved in your state) • Benefit Update – Enhanced⁴ • Capital Sum Benefit • Catastrophic Disability Benefit • Conditionally Renewable Policy – NEW⁴ • Cost of Living Adjustment • Extended Total Disability Benefit • Future Benefit Increase – NEW⁴ • Limitation of Benefits for Mental/Nervous and Substance Abuse Disorders • Presumptive Disability Benefit • Presumptive Disability Benefit – NEW⁴ • Recovery Benefit • Regular Occupation (available only to certain 5A occupation classes) • Residual Disability Benefit • Short-Term Residual Disability Benefit • Transitional Occupation – NEW⁴ |
| Additional Features | <ul style="list-style-type: none"> • Death Benefit • Interrupted Elimination Period • Recurring Disability • Rehabilitation Benefit • Transplant Surgery • Waiver of Premium Benefit |
| Sales Programs and Discounts | <ul style="list-style-type: none"> • Association Program – 10% discount • Fully Underwritten Multi-Life – 20% discount • Guaranteed Standard Issue/Standard Issue Program – 20% or more discount • Simplified DI Sales Programs – Single and Multi-Life • DI Retirement Security • Select Occupation Discount – 10% discount • Limitation of Benefits for Mental/Nervous and Substance Abuse Disorders (MNSA) Discount – up to 10% discount |

³ State of MT requires unisex rates.

⁴ New and enhanced riders added May 2006. May not be available in all states. Please refer to www.principal.com/distateapprovals for state approval information.

This is a summary of benefits. Consult your state-specific policy for actual terms, limitations and exclusions. Riders and benefits are subject to state, age and occupation class availability and may require an additional premium. Disability insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative. Insurance is issued by Principal Life Insurance Company, Des Moines, IA 50392. Principal Life is a member of the Principal Financial Group®.

Lower new issue rates

Principal Life is reducing its HH 750 new issue premium rates for select:

- Ages and occupation classes
- States

The lower new issue rates reflect changes that Principal Life has seen in claims, as well as improving industry experience.

RATE CHANGES BASED ON AGE

- Lower new issue rates for ages 46 to 59
- Lower new issue and renewal rates for ages 65 and over

RATE CHANGES BASED ON OCCUPATION CLASS

- 5A Occupation class rates have been lowered for most ages
- 5A Select Occupation class continues to receive a 10% discount off 5A rates

RATE CHANGES BASED ON GEOGRAPHIC PRICING

Upon approval, the following states receive lower new issue rates:

- Florida
- Nevada
- Louisiana

UTILIZING THE LOWER NEW ISSUE RATES

Once a state has been introduced, if applicable, lower new issue rates can be applied to applications pending underwriting and policies pending delivery by the producer, upon notification to Principal Life. All changes are subject to state approval. For more information, call 800-654-4278, option 1, ext. 75003 or ext. 20082.

About the new riders

Transitional Occupation rider

HOW IT WORKS Available for an additional premium, this rider allows the insured to continue receiving disability benefits in the event of becoming totally disabled from their Your Occupation, but are working in another occupation.

Benefits are based on the replacement of up to 100% of prior earnings, but will not exceed the Maximum Monthly Benefit plus any Social Insurance Substitute (SIS) Benefit. Benefits are payable until the end of the Transitional Occupation Period.

BENEFIT CALCULATION

The monthly benefit will be equal to the lesser of:

1. Prior Earnings MINUS Current Earnings MINUS other Disability Coverage; or
2. The Maximum Monthly Benefit PLUS any Social Insurance Substitute Benefit.

If the amount in option 1 above is equal to or less than zero, no monthly benefit will be paid.

MINIMUM BENEFIT

A minimum of 50% of the Maximum Monthly and SIS Benefit will be paid for the first six months of a Transitional Occupation disability. If the elimination period for the SIS benefit is longer than the Disability Benefit Period, the SIS Benefit will be paid at the 50% level until the end of the six-month period for the disability benefit.

TRANSITIONAL OCCUPATION PERIOD

The Transitional Occupation Period must be equal to or less than the Disability Benefit and the Your Occupation Benefit Periods.

| IF DISABILITY BENEFIT AND YOUR OCCUPATION PERIODS ARE: | THE TRANSITIONAL OCCUPATION PERIOD IS: |
|--|--|
| 2 Year | 2 Year |
| 5 Year | 2 Year or 5 Year |
| To Age 65 | 2 Year, 5 Year or To Age 65 |
| To Age 67 | 2 Year, 5 Year or To Age 67 |
| To Age 70 | 2 Year, 5 Year or To Age 70 |

WORKING WITH THE RESIDUAL DISABILITY RIDER

It is highly recommended that if this rider is selected, the policy is also issued with the Residual Disability Benefit rider, in the event the insured wants to go back to work in the occupation he/she was working in prior to the disability. If a policy has both the Residual Disability Benefit rider and the Transitional Occupation rider, benefits will not be paid under both riders at the same time. If the insured meets the definitions and terms of both riders, he/she will receive the greater benefit amount available.

TRANSITIONAL OCCUPATION RIDER AT A GLANCE

- Available for 5A-M, 5A, 4A-M, 4A, 3A-M, 3A occupation classes
- Strongly encourage combining the Residual Disability Benefit rider with the Transitional Occupation rider
- Regular Occupation rider not available
- Available sales programs:
 - Fully Underwritten – Single-Life and Multi-Life
 - Association

ADDING THE TRANSITIONAL OCCUPATION RIDER TO A HH 750 APPLICATION OR POLICY

Once introduced in a state, if applicable, the Transitional Occupation rider can be added to applications pending underwriting and policies pending delivery or policies inforce, subject to our then current underwriting guidelines. The Transitional Occupation rider is **not** available to any prior Individual DI insurance policy series.

Pending Applications and Policies

The Transitional Occupation rider can be added to applications pending underwriting approval or any policies pending delivery.

Policies Inforce

The Transitional Occupation rider can be added to an inforce policy. Submit the appropriate state specific Adjustment Application to begin the process.

For more information about adding the rider, call 800-654-4278, option 1, ext. 75003 or ext. 20082.

Future Benefit Increase rider

HOW IT WORKS For no additional premium, the Future Benefit Increase (FBI) rider is issued automatically with all standard premium policies for all occupation classes. This rider provides an automatic CPI-U increase in Disability Benefit amount without evidence of insurability, on the six FBI Option Anniversaries following the option date, providing the insured is not disabled.

The increase is based on the change in the CPI-U, with a minimum guaranteed increase of 4% compounded and a maximum of 10% compounded. Premiums for FBI increases are based on the insured's attained age and the rates in effect at the time of the increase. The rider is renewable every six years with evidence of financial insurability. It is terminated after two CPI-U increase offers are declined within a renewal period.

In addition to the CPI-U increase, the insured may also be eligible for an additional benefit increase. When combined together, the CPI-U increase and the additional benefit increase cannot be greater than \$500, subject to our then current underwriting guidelines.

Prior to the insured's Option Anniversary, Principal Life will provide the insured with an application that must be completed and returned within 30 days of our request to be considered for the additional increase.

The insured can accept the CPI-U increase, without accepting the additional increase. The additional increase offer requires acceptance of the CPI-U increase.

The FBI rider is available on Individual DI insurance policies according to the following Issue and Participation guidelines:

| OCCUPATION CLASS | FBI MAXIMUM ISSUE AND PARTICIPATION LIMIT |
|------------------|---|
| 5A, 4A, 3A | \$13,000/month |
| 5A-M, 4A-M, 3A-M | \$8,000/month |
| 2A | \$6,000/month |
| A | \$4,000/month |

The Future Benefit Increase Maximum Issue and Participation limits are also the basis for renewing the FBI rider. If all inforce and applied for disability insurance coverage exceeds the Future Benefit Increase Maximum Issue and Participation Limit, the rider will not be renewed.

WORKING WITH OTHER RIDERS The FBI rider and the Benefit Update rider can be issued on the same policy. The FBI rider is not available with the Automatic Increase Option (AIO) rider and once the FBI rider has been approved in the written state, the AIO rider is no longer available.

FUTURE BENEFIT INCREASE RIDER AT A GLANCE

- No fee rider
- Issue ages 18 to 55
- Renewable every six years with evidence of financial insurability
- Available for all occupation classes
- Can be issued with the Benefit Update rider
- Available sales programs:
 - Fully Underwritten – Single-Life, Multi-Life and Association
 - Simplified DI – Single-Life, Multi-Life and Association
 - DI Retirement Security

ADDING THE FBI RIDER TO A HH 750 APPLICATION OR POLICY

Once introduced in a state, the FBI rider can replace the AIO rider for applications pending underwriting approval and policies pending delivery or policies inforce, subject to our then current underwriting guidelines. The FBI rider is **not** available to any prior Individual DI insurance policy series. The AIO rider will still be available for Overhead Expense insurance policies.

Pending Applications and Policies

The FBI rider can replace the AIO rider on applications pending underwriting approval or any policies pending delivery.

Policies Inforce

The FBI rider can replace the AIO rider on an inforce HH 750 policy. Submit the appropriate state specific Adjustment Application to begin the process.

For more information about adding the rider, call 800-654-4278, option 1, ext. 75003 or ext. 20082.

**COMPARING THE FUTURE BENEFIT INCREASE RIDER
TO THE AUTOMATIC INCREASE OPTION RIDER**

| | AUTOMATIC INCREASE OPTION RIDER | FUTURE BENEFIT INCREASE RIDER |
|--|--|---|
| Rider Description | Renewable every six years. The increases are based on the CPI-U with a minimum of 4% compounded and maximum of 10% compounded. | Renewable every six years. The increases are based on the CPI-U with a minimum of 4% compounded and maximum of 10% compounded. In addition to the CPI-U increase, the insured may also receive an additional benefit increase if eligible based on financial information. When combined together the CPI-U increase and the additional benefit increase cannot be greater than \$500. Subject to our then current underwriting guidelines. |
| Rider Availability | Once the FBI rider is introduced in your state, the AIO rider is no longer available. | Subject to state introduction. For more information visit www.principal.com/distateapprovals . |
| Premium Rider? | No cost | No cost |
| Is the Benefit Update (BU) rider available on the same policy? | Yes | Yes |
| Can a person with ratings or non-standard premium qualify for the rider? | No | No |
| How do the rules regarding declining the CPI-U increases work? | After the second decline of the CPI-U increased amount, the rider will drop from the policy | After the second decline of the CPI-U increased amount, the rider will drop from the policy. The policyholder can decline the amount over and above the CPI-U, without impacting the status of the rider. |
| Can an employer select an Option Anniversary date for future benefit increases and under what circumstances? | No | Yes. For the employer sponsored or voluntary multi-life cases, an employer can select an Option Anniversary date, which is the month when all FBI rider increases will take effect. |

Benefit Update rider

HOW IT WORKS This rider is available for no additional premium to all standard premium policies for all occupation classes, if at least 75% of eligible coverage is purchased at issue. This feature allows the policyowner (based on financial information, but without medical evidence of insurability) to increase policy benefits every three years, subject to underwriting guidelines in effect at the time of the increase.

At three-year intervals beginning with the policy effective date, Principal Life will request underwriting information from the insured to determine eligibility for an increase in coverage. Depending on the underwriting information submitted, we may offer to increase the coverage up to the maximum issue and participation limits for which they qualify. There is no cap! This no-cap feature is a competitive advantage over most carriers' future insurability options which usually have benefit caps.

Premiums for BU increases are based on the insured's attained age and the rates in effect at the time of the increase. At each BU option, the client must accept a minimum of 50% of the additional DI benefit offered or the rider will be removed from the policy.

ADVANCE OPTION The insured can request an advance update, in place of the next scheduled review, in the event the insured:

- Loses group long-term disability insurance because of a change in employment, or the insured's employer discontinues or reduces group long-term disability insurance and does not plan to offer such insurance in the next 36 months.
- Has at least a 50% increase in sustainable earnings since the later of the policy issue date or the last adjustment to increase their total disability benefits. The increase in income must be permanent and sustainable. A sudden, unsustainable increase in income that is the result of a one-time bonus, commission or extraordinary financial event will not be considered as the basis to exercise an advance option.

NEW!

Within 90 days of one of the above occurring, the insured must elect to take the next scheduled BU option early. If the insured elects to take the option early, the next scheduled BU review will not take place. The advance option can occur one time during the three years prior to each scheduled review. The advance option is not available on or after age 52. **Note:** A Catastrophic Disability Benefit offer will not be made as part of a BU Advance Option.

The Benefit Update rider is available in conjunction with the Future Benefit Increase rider or Automatic Increase Option rider where applicable.

BENEFIT UPDATE RIDER AT A GLANCE

- No fee rider
- Available to all occupation classes
- Issue ages 18 to 55
- Two advance options triggers:
 - Losing group disability insurance
 - Having at least a 50% sustainable increase in income
- Can be issued with the Future Benefit Increase rider
- Available sales programs:
 - Fully underwritten – Single-Life, Multi-Life and Association

ADDING THE BENEFIT UPDATE RIDER TO A HH 750 APPLICATION OR POLICY

Once introduced in a state, the enhanced Benefit Update rider will replace the current Benefit Update rider and will be subject to our then current Underwriting Guidelines. The enhancements made to the Benefit Update rider are **not** available to any prior individual disability income insurance policy series, nor are they available for Overhead Expense or Disability Buy-Out insurance policies.

Pending Applications and Policies

The enhanced Benefit Update rider can replace the current Benefit Update rider on applications pending underwriting approval or policies pending delivery.

Policies Inforce

The enhanced Benefit Update rider can be added or replace the current Benefit Update rider on an inforce HH 750 policy. Submit the appropriate state specific Adjustment Application to begin the process.

For more information about adding the rider, call 800-654-4278, option 1, ext. 75003 or ext. 20082.

Conditionally Renewable Policy rider

HOW IT WORKS This rider is automatically placed on all newly issued multi-life policies with issue ages 65 to 70. It is available for all occupation classes and the rider changes the policy from Non-Cancelable and Guaranteed Renewable to Conditionally Renewable. During the conditionally renewable period, Principal Life cannot change or cancel the insured's policy except for nonpayment of premiums. The insured may conditionally renew the policy annually for the rest of their life, as long as they are working full time and meet the requirements. The renewal policy premium will be based on those rates in effect for the insured's age at the time of renewal.

To renew the policy for one year, all of the following conditions must be satisfied:

1. The insured is not receiving a benefit under this policy or any attached rider.
2. The insured must be actively working at least 30 hours each week for the 12 consecutive months preceding the renewal.
3. The insured is working at least 30 hours each week at the time of renewal.
4. The policy is in force with no premium in default.
5. We receive the Owner's renewal request in writing by the Policy Anniversary for any one-year renewal.
6. The renewal policy premium is paid.

This rider is only available with a 2-year Benefit and Your Occupation periods. The available elimination periods are 30, 60, 90 and 180 days. The SIS benefit and all other riders are not available, with the exception of the Limitations of Benefits for Mental/Nervous and Substance Abuse Disorders rider.

CONDITIONALLY RENEWABLE POLICY RIDER AT A GLANCE

- No fee rider, must apply for renewal on an annual basis
- Issue ages 65 to 70
- Available on multi-life cases (when pre-approved by underwriting)
- 2-year benefit and Your Occupation period
- Available Elimination Periods: 30, 60, 90 and 180 days
- Available sales programs:
 - Fully Underwritten Multi-Life
 - Guaranteed Standard Issue/Standard Issue (GSI/SI)
 - Simplified Multi-Life

Sales Program Overview

Below is a chart that summarizes how Principal Life's disability sales programs work with the new and enhanced riders.

| RIDERS | SALES PROGRAMS | | | | | | | | | |
|---|--------------------------------|-------------------------------|---------------|------------------|--------------------------------|------------------------|------------------------|------------------------------|---------------------------------|------------------------|
| | Fully Underwritten Single-Life | Fully Underwritten Multi-Life | GSI/SI ER-Pay | GSI/SI Voluntary | Fully Underwritten Association | Simplified Association | Simplified Single-Life | Simplified Multi-Life ER-Pay | Simplified Multi-Life Voluntary | DI Retirement Security |
| Transitional Occupation | Yes | Yes | No | No | Yes | No | No | No | No | No |
| Conditionally Renewable Policy | No | Yes* | Yes* | Yes* | No | No | No | Yes* | Yes* | No |
| Benefit Update | Yes | Yes | No | No | Yes | No | No | No | No | No |
| Future Benefit Increase | Yes | Yes | No | No | Yes | Yes | Yes | Yes | Yes | Yes |
| Presumptive Disability Benefit (matching base benefit period) | No | No | Yes | No | No | No | No | No | No | No |
| Presumptive Disability (lifetime benefits) | Yes | Yes | No | No | Yes | Yes | Yes | Yes | Yes | No |

ER = Employer

GSI/SI = Guaranteed Standard Issue/Standard Issue

* Must have pre-approval from underwriting.

Multi-Life focus

Employers today face many challenges, particularly when wanting to offer competitive employee benefits at an affordable price. Principal Life's Individual DI insurance product and services provide the flexibility needed to suit different groups of people and different sales situations, including employers in small- to medium-sized businesses.

Several enhancements to the HH 750 policy further emphasize our commitment to this marketplace:

- **Conditionally Renewable Policy rider** – In some multi-life situations, employees may not have been eligible for disability income insurance due to their age. Upon underwriting approval, this rider now allows you to offer Principal Life's Individual DI insurance to individuals age 65 to 70.
- **Presumptive Disability Benefit rider** – This new rider now provides presumptive benefits that match the base benefit period on Guaranteed Standard Issue and Standard Issue (GSI/SI) employer-paid cases.
- **Option Anniversary** – Employers now have the opportunity to elect a date for future benefit increases (BU, FBI) that is different than the original policy effective date. This allows additional flexibility for employers who want policy increases to coincide with potential salary increases. All employees under the plan must have the same Option Anniversary date.

Example: On an annual basis, employees of ABC Company receive their raises in January. The effective date of the disability plan is September 1st. ABC Company can select an Option Anniversary date of January 1st to coincide with salary adjustments.

- **Limitation of Benefits for Mental/Nervous Substance Abuse Disorder (MNSA Rider)** – Beginning immediately, the MNSA rider is now optional for multi-life cases in Arizona, Michigan and New Mexico. If you have an existing multi-life case that has the MNSA rider, any additional lives will also receive the rider – regardless if the case is in an optional MNSA rider state. For multi-life cases, the MNSA rider is still required in California, Florida, Louisiana and Nevada. It cannot be issued on policies written in the state of Texas. The rider is optional in all other states for multi-life cases.
- **Conditional Receipt** – In select multi-life cases, Conditional Receipt coverage may be provided even when no premium check is submitted with the application. In these special situations, we offer the ability to obtain Conditional Receipt coverage by using a Payroll Deduction form instead of a premium payment. The use of this form requires pre-approval by a multi-life underwriter.

Underwriting and administrative changes

SELECT PROFESSIONAL CHANGES Available immediately we're increasing Select Professional limits and are adding the following new professional occupations: Ph.D. Psychologist, Degreed Architect and Degreed Engineer. See the Product Description and Underwriting Guide (JJ 1213) for more information.

OPTION ANNIVERSARY DATE Option Anniversary date only applies to multi-life policies that have either the new Benefit Update rider or the Future Benefit Increase rider. Employers can now elect to have all future increase options occur during the same month for all employees under the plan.

The following rules apply to the Option Anniversary date:

- Once an Option Anniversary date has been selected, it cannot be changed.
- When selecting an Option Anniversary date, only the month can be selected. The actual day will be day of the month the policy was issued.
- In a multi-life situation, if a certain Option Anniversary date is not selected, the Option Anniversary date will default to the policy issue date.

NEW APPLICATIONS Upon introduction of the 2006 product enhancements, new applications for Individual DI insurance will be available through Principal eFinancialProfessionalSM (Principal eFP). Principal Life will continue to accept old applications for 60 days following the date of state introduction.

COMMISSION UPDATES

- 4% first-year commission for policies issued to individuals age 65 and over.
- 4% renewal commission for policies issued after May 20, 2006, and is entering conditionally renewable status.

HIGHER PARTICIPATION LIMITS FOR 5A-M The maximum participation limit for the 5A-M occupation class is increasing to \$15,000/month with other individual disability income insurance coverage. The maximum issue limit will remain at \$10,000/month for all Principal Life Individual Disability insurance coverage.

Marketing support

Principal Life has a variety of producer and client materials available to support the Individual DI insurance policy. Please order through your normal ordering channels. For a complete listing of tools available, visit Principal eFP.

| PRODUCER MATERIALS | | |
|--------------------|--|--|
| Ordering Number | Name of Piece | Description |
| BZ 487 | Transitional Occupation comparison | Comparison of Metropolitan Life's Transitional Your Occupation rider to Principal Life's Transitional Your Occupation rider. |
| DI 2093 | Fact Sheet | Lists concepts, benefits, policy basics and riders for HH 750. |
| DI 2095 | Policy Summary | An in-depth overview of the HH 750 policy. |
| DI 2133 | "How does the policy pay?" | Explains and provides examples of how the policy will pay at time of claim. |
| JJ 1123 | Simplified Sales Programs | Quickly summarizes the Simplified Sales Programs for DI, OE and DBO. |
| JJ 1146 | Product and Services Guide | Gives high-level details for DI, OE and DBO. |
| JJ 1185 | Disability Decision Tree | Flowchart showcasing how you can help protect personal, retirement and business assets. |
| JJ 1213 | Product Description and Underwriting Guide | Detailed guide covering our product portfolio as well as underwriting information. |
| JJ 1236 | Product overview | Overview of the May 2006 changes to HH 750. |

CLIENT MATERIALS

| Ordering Number | Name of Piece | Description |
|-----------------|--|---|
| DI 2077 | "Think waiting to purchase Individual DI insurance makes sense?" | One-page flyer that showcases why purchasing individual disability income insurance makes sense now versus later. |
| JJ 1002 | DI pre-approach | Tri-fold mailer that discusses the need for disability income insurance. |
| JJ 1130 | "Are you protecting the right assets?" | One-page flyer that discuss the need for individual DI insurance and includes a brief worksheet on the back. |
| JJ 1237 | "Designing your DI insurance policy" | Outlines the types of features a client can select on a policy. |
| JJ 1239 | "The need for individual disability income insurance" | An approach piece that presents common myths consumers should not fall prey to; also allows you to quickly estimate a premium amount. |
| JJ 1240 | "Keeping pace with your success" | Discusses the Benefit Update rider and the Future Benefit Increase rider and how they can work together. |
| JJ 1241 | Individual DI insurance policy highlights | Summarizes the features of HH 750, including information on the new options (available in approved states). |
| Principal eFP | Pre-approach letters | Series of approach letters found on Principal eFP that discuss the need for individual disability income insurance. |
| Principal eFP | Competition pieces | Available on Principal eFP, these pieces quickly compare Principal Life's HH 750 contract to competitors' DI insurance policies. |

Please contact your Principal Life representative
for more information or visit [Principal eFP](#).



WE'LL GIVE YOU AN EDGESM

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