



Disability Protection

Exploring Your Financial Priorities

As a business owner, you work hard running your business and have many audiences to satisfy – clients, prospects and employees. Let us help identify your key financial priorities and work with you to develop solutions to help achieve your objectives. Answer these questions and rate their level of importance to you (1 most important, 9 least important).

Business needs

Business Protection

If you or another owner became too sick or hurt to work, would your business be able to pay expenses?

Yes / No Ranking

Would your business be as successful as it is today if a key employee could no longer work due to a death, disability or resignation?

Yes / No Ranking

Exit Planning

Have you established a contingency plan for transferring your business to a specific party at an established price in the event of a disability or death of an owner?

Yes / No Ranking

Debt Protection

Have you considered how you would continue to make business-related loan payments if you became too sick or hurt to work?

Yes / No Ranking

Personal needs

Income Protection

If you were too sick or hurt to work, would you be able to meet personal financial obligations without draining business profits?

Yes / No Ranking

Retirement Income

Are you protected in the event you could no longer save for retirement due to a disability?

Yes / No Ranking

Survivor Income

Will your spouse and beneficiaries be able to maintain their desired standard of living after your death?

Yes / No Ranking

Employee benefit needs

Have you considered offering highly compensated and/or key employees additional benefits to retain and reward them?

Yes / No Ranking

Have you reviewed your benefit offering to ensure it is competitive in the marketplace and satisfies the needs of your employees?

Yes / No Ranking

About your business

1. Business name: _____
 Owner name(s): _____
 Nature of your business? _____

 Years the business has been in operation: _____
 Annual growth rate: _____
 Issue state: _____
 Business tax rate: _____% (Enter owner's tax rate if business is taxed as a flow-through organization.)

2. Type of business entity:

C corporation Professional corporation C corp
 S corporation Professional corporation S corp
 Sole proprietorship LLC taxed as a partnership
 Partnership LLC taxed as a corporation
 Tax exempt

3. Number of business owners:
 1 2 3 4+

4. Estimated monthly fixed expenses _____

5. Do you have any business-related loan expenses? Yes No
 If yes, for what and what is the loan amount and pay-off date?

6. Do you have a buy-sell agreement? Yes No
 If yes, provide a copy to receive a free buy-sell review.*

7. To receive a free buy-sell review or informal business valuation, we need three full years of income statements and balance sheets or three full years of company tax returns.*

8. To whom do you intend to sell?
 Family Key employee
 Third party Co-owner

9. Total number of employees:
 1-9 201-500
 10-50 501+
 51-200

10. Names and contact information for the following professional advisors:

Attorney: _____

Accountant: _____

Banker: _____

Insurance advisor: _____

Investment advisor: _____

Employee benefits advisor: _____

11. Provide information regarding any company-provided or sponsored group long-term disability insurance coverage (e.g., percentage of income covered, monthly cap, waiting period, ER or EE-paid, etc.): _____

Owner/Key employee census

NAME/ TITLE	INCOME	% OF OWNERSHIP (IF APPLICABLE)	DATE OF BIRTH	SMOKER
				Y / N
				Y / N
				Y / N
				Y / N

If more than four names, please attach a spreadsheet or send electronically.*



WE'LL GIVE YOU AN EDGE®

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

* Please submit necessary paperwork to your local office for your representative to generate a customized analysis of your business' needs.

Disability insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your local Principal Life representative.

Not FDIC or NCUA insured
 May lose value • Not a deposit • No bank or credit union guarantee
 Not insured by any Federal government agency