



Simplified Underwriting Program

A Faster and Easier Way to Face the Disability “Triple Threat”

As a business owner, you face a disability triple threat:

- 1. Keeping a roof over your head.** Your ability to work and earn an income is your most valuable asset.
- 2. Keeping your business' door open.** If you become too sick or hurt to work, would your customers take their business elsewhere?
- 3. Keeping your business investment intact.** What impact would your disability or a partner's disability have on the business?

Principal Life Insurance Company has individual disability insurance solutions to help you handle all these threats. And with our **Simplified Underwriting Program**, it's faster and easier to obtain coverage.

How the Simplified Underwriting Program works

Your time is valuable. Principal Life designed the Simplified Underwriting Program with that in mind. By using this program, you can receive an underwriting decision within 48 hours after we receive your individual disability insurance applications and telephone medical interview (TeleApp)¹. The process is more streamlined because we do **NOT** need:

- Routine medical requirements¹
- Financial verification for annual incomes less than \$150,000²

Plus, you still receive the same high-quality, individually owned policy as if you underwent a more thorough underwriting process.

Available disability solutions

Principal Life offers the following individual disability insurance solutions to help keep your business healthy — even when you aren't:

Solution	What it does	What you're eligible for
Simplified Disability Income	Protects your ability to work and earn an income	Up to 3,000/month
Simplified Overhead Expense	Reimburses you for covered business expenses	Up to \$10,000/month
Simplified Disability Buy-Out	Funds a buy-sell agreement to purchase a disabled business owner's share of the business	Up to \$360,000 aggregate benefit

Discount available

Plus, you receive a 20 percent Multi-Life Discount³ if three or more individuals in your company purchase individual disability insurance from Principal Life. Ask me how you can offer Individual DI insurance to your employees on an employer-paid or voluntary basis.

FOR MORE INFORMATION

Contact your local representative.

¹ No blood, urine, exams, EKGs or APSs required, 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. OE and DBO supplements must also be completed and received. Not available for all issue ages.

² Financial documentation is required for the following occupations (regardless of income): real estate agent/broker, mortgage originator/broker, real estate attorney, residential construction contractor and real estate developers.

³ Multi-Life Discount does not apply on business products in Ohio.



WE'LL GIVE YOU AN EDGE®

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This is a general summary only. Additional rules and guidelines apply. Benefit amounts subject to minimum premiums and Simplified DI program limits, up to Issue and Participation Limits.

Disability insurance has limitations and exclusions. For costs and complete details of coverage, contact a Principal Life financial representative.