



Individual disability insurance  
**Future increase riders**



## Help protect your income as it grows with future increase riders.

With a Principal® Income Protector policy, you can add options that allow you to purchase increased coverage in the future—without providing additional medical information.

The **Annual Increase (AI) rider** provides automatic benefit increases every year on the policy's anniversary date (as long as you're not disabled). These smaller incremental increases help you keep up with the rising costs of living.

When you have the AI rider, you may also elect the **Maximize Your Benefit (MYB) rider**. This rider gives you the ability to have unlimited increases in coverage based on income increases during the first three policy years. In the years following, it provides opportunities to purchase additional coverage when significant life and income changes happen.

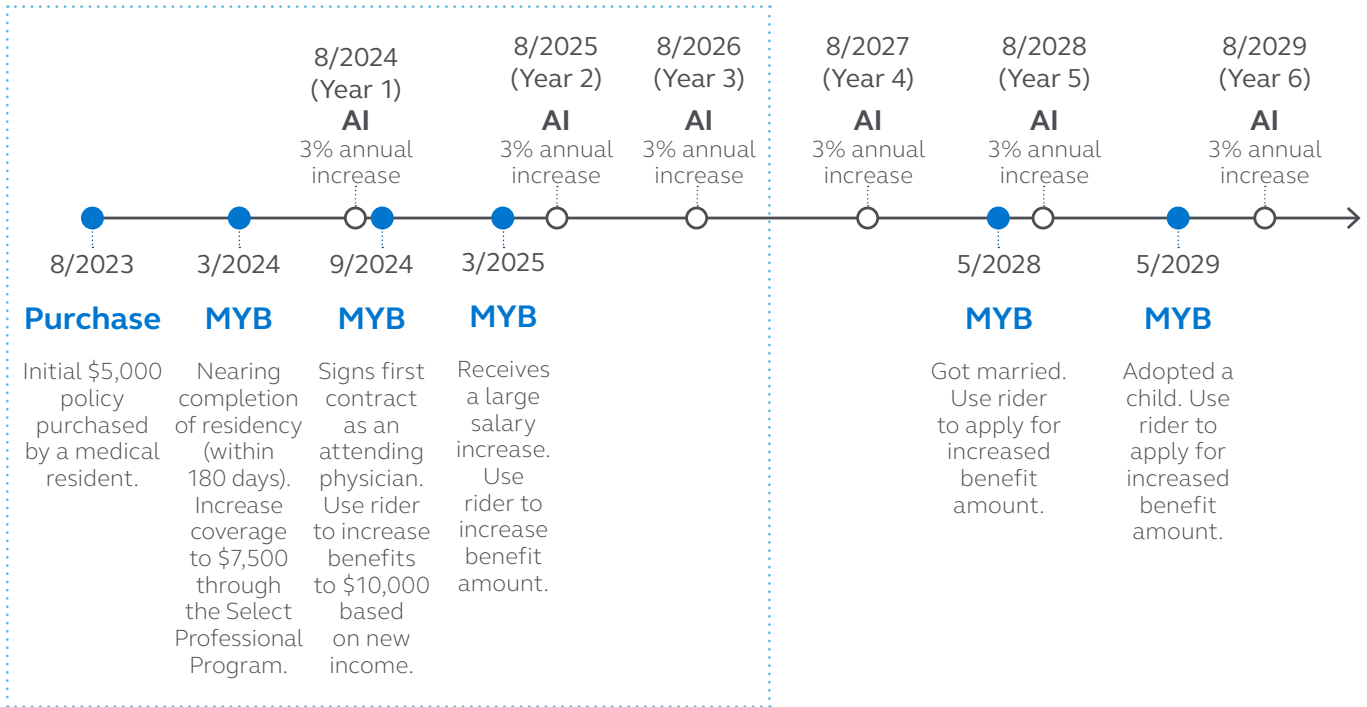
### Annual Increase (AI) rider

- Flat 3% automatic annual increase to age 50 or after having your policy 20 years, whichever happens first
- Rider terminates if you decline two consecutive increase opportunities
- There is no cost to add this rider to your policy; your premium will increase as your benefit increases—reflecting your new coverage amount

### Maximize Your Benefit (MYB) rider

- Increase anytime during the first three policy years solely based on your income
- After the first three years, and up to age 50, you can request to increase coverage\* when:
  - › Your income has increased and you've had a life event (marriage, divorce, death of spouse, birth/adoption of a child, or involuntary loss of group coverage), or
  - › Your year-over-year income has increased 20%
- Rider may be renewed after 10 years as long as you meet age guidelines
- Rider will terminate at age 50 or after having your policy 20 years, whichever happens first
- Rider may also terminate if the AI rider terminates
- There is no cost to add this rider to your policy; your premium will increase if you request a benefit increase—reflecting your new coverage amount

## Let's look at an example.



Hypothetical example. For illustrative purposes only.

A medical resident is in the last semester of their program. They bought a DI policy with a \$5,000 monthly benefit and, seven months later, get \$2,500 in additional benefit after qualifying through the Select Professional Program. The insured has two further significant increases in income within the first three years of coverage, in which coverage can rise without medical underwriting. Beyond the first three years, the insured applies to expand coverage due to certain life events.

 Let's connect

Contact your financial professional.

\*Insureds must accept at least 50% of their full offer or lose future opportunities under this rider.



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