



Individual Disability Income Insurance

Offer select professionals premium savings with a 6A+ rating.

Looking for a competitive edge in the income protection market? Now, qualified actuaries, architects, attorneys, certified public accountants (CPAs), and engineers can apply for valuable disability coverage at improved rates over the standard 6A class.

Premium savings comparison

Compare the cost between occupation classes 6A+ and 6A.⁽¹⁾

\$10,000 monthly benefit			
	6A annual premium	6A+ annual premium	Premium decrease
Age 35	\$2,095	\$1,885	-9.9%
Age 45	\$2,745	\$2,471	-10%

Hypothetical example for illustrative purposes only.

6A+ eligibility requirements:

- **Occupations:** Actuary, architect, attorney, CPA, engineer
- **Product:** Principal® Income Protector
- **States:** All except CA and NY
- **Underwriting:** Full, GSI
- **Issue limit:** \$35,000 for ages 18-60; \$20,000 for ages 61+

Market opportunities

Multi-life cases

High-earning individuals in professional service firms often have income protection needs. Whether you use Guaranteed Standard Issue (GSI) or individual, full underwriting, share how our 20% Multi-Life Discount can make coverage even more affordable:

- When there's group long-term disability coverage in place, show how offering individual disability income (DI) insurance as an employer-sponsored benefit can help fill the protection gap left by group plan limits, while also helping the employer retain top talent.
- If an employer isn't involved, three individuals employed by the same firm can still get individual coverage at the 20% Multi-Life Discount.

Single-life cases

Small, one- and two-person firms generally lack group disability coverage, leaving them completely unprotected against a disabling illness or injury. A 6A+ rating (using occupation vs. rating) helps them get the protection they need at affordable rates.

Next steps

- ✓ Visit principal.com/incomeprotector for detailed information.
- ✓ Generate quotes through the Principal illustration system.
- ✓ Contact our sales team at 800-654-4278. Option 2, 2.



Let's connect

Call your sales team at 800-654-4278, option 2,2 to learn more.

⁽¹⁾ Assumptions: Principal[®] Income Protector policy, male, age 45, non-tobacco, Michigan resident, \$250,000 annual income, 90-day elimination period, to age 65 benefit period, and includes Residual Disability and Recovery rider.



principal.com

Disability insurance issued by Principal Life Insurance Company[®], a member of the Principal Financial Group[®], Des Moines, IA 50392.

Guarantees are based on the claims-paying ability of Principal Life Insurance Company. This is a summary of the benefits of the coverage, but there are limitations and exclusions.

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Not insured by any Federal government agency

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