



Individual disability and life insurance

Two solutions help you financially prepare for the future.

As you work to meet your family's needs and build assets for your future, it's also important to protect your financial well-being. Individual Disability Income (DI) insurance and term life insurance offer solutions to help you financially prepare for life's challenges, like a disabling illness or injury, or death. And getting the coverage you need can be quick and easy with our expedited underwriting processes.

Get the facts about DI and term life insurance.

	Disability Income insurance	Term life insurance
	Streamlined underwriting	Accelerated underwriting ⁽¹⁾
How it works	Pays monthly benefits to you to help cover living expenses if you become too sick or hurt to work.	Pays a benefit to your beneficiary(ies) to help ensure the people you care about most are provided for when you're gone.
When you use it	When you experience a qualifying disability and are unable to work.	Upon your death, a benefit is paid to your beneficiary(ies), generally income tax-free.
Who can get coverage	Individuals 18 - 50 ⁽²⁾ years old who are actively working.	Individuals 18 - 60 years old.
Medical requirements	No medical exams or lab tests required. ⁽³⁾⁽⁴⁾	No medical exams or lab tests required
Estimated cost	Less than \$22 a month for \$1,000 of monthly disability insurance benefits. ⁽⁵⁾	Less than \$15 a month for \$250,000 of term life insurance. ⁽⁶⁾
Maximum benefit amount	Up to \$10,000/month	Up to \$3 million

It's easy to get the protection you need.

- Complete your term life and/or disability insurance application(s) with your financial professional.
- Complete a short online or telephone interview with a trained Principal[®] professional.
- Receive notification of the decision about your request for coverage.

- ⁽¹⁾ Applicants may qualify based on age, product, face amount, and personal history.
- ⁽²⁾ Available to issue ages 18 to 64 when purchasing coverages in a multi-life situation (three or more employees with a common employer).
- ⁽³⁾ No blood, urine, exams, EKGs or APSs (except in California or New York) required, unless a significant medical condition is reported by MIB, significant medical information is obtained from the Part B or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications may be rated, ridered, or declined; this is not a guaranteed issue program. An Attending Physician Statement is also required in California for all amounts and in New York for amounts over \$6,000 per month.
- ⁽⁴⁾ Financial documentation is required if applying for benefits that are greater than the streamlined limits. This applies for new applications and adjustments and for the following occupations, regardless of amount applying for: stockbroker, bond trader (not on trading floor), mutual fund manager, real estate agent/broker, mortgage loan originator/broker, investment banker/analyst, attorney specializing in real estate, and residential construction contractor. Additional requirements may be needed in California for multi-life cases.
- ⁽⁵⁾ Michigan resident, non-tobacco, to age 65 benefit period and your occupation period, \$1,000 maximum monthly benefit, 90-day elimination period, 5A occupation class, Residual Disability and Recovery Benefit rider, and future increase riders.
- ⁽⁶⁾ Based on current rates and charges for a 20-year Principal Term life insurance policy for a 35-year-old male, non-convertible policy, non-tobacco, rated Super-Preferred. For specific information, please contact your financial professional.



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Insurance products issued by Principal National Life Insurance Company (except in NY), Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc. Plan administrative services offered by Principal Life. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.

This is an overview of the benefits of disability insurance and life insurance, but there are exclusions and limitations. For costs and coverage details, contact your Principal representative.

This flyer is not approved for use in Arizona or New Mexico for Disability Income insurance.

Principal National Life Insurance Company Term Policy Form: ICC23 SN 174 C/ SN 174 C, ICC23 SN 174 N/ SN 174 N
Principal Life Insurance Company Term Policy Form: SF 1050 NY N/ SF 1050 NY N U, SF 1050 NY C/ SF 1050 NY C U
Disability Income insurance policy form number: ICC22-800-IDI/HH-800-IDI

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

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