

2 + 1 = 20%

Multi-life sales are as simple as 1, 2, 3 with Principal Life Insurance Company's complete Individual Disability Insurance (DI) portfolio. All you need are 3 lives with a common employer* in any product combination.

Benefits include:

- 20% multi-life discount off unisex rates
- Flexible billing options for employers
- Enhanced group supplement capabilities
- TeleApp process that is easy to use

When selling DI, think 3 lives and get more cases on the books!

*South Dakota requires 5 lives.

Call me today for more information!

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JJ 1031-3

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Our service *sells*

At Principal Life Insurance Company, we provide you and your clients with first-rate disability insurance service before, during and after the sale.

- Exceptional prospecting and pre-sale support with regional experts and assistance with illustrations, policy comparisons and case design.
- Sales support with direct access to underwriters and our Multi-Life Sales Center.
- TeleApp – our unique telephone application process – that means quick turnaround times!

- Administrative service and claims assistance offer prompt, post-sale support for you and your clients.

No DI carrier works harder to make your job easier.

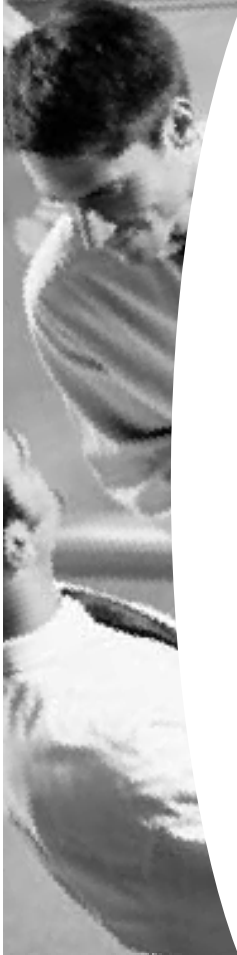
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Disability Solutions for Business Owners

PROBLEM:

What if your business owner clients become too sick or hurt to work? Are they protected?

Help them protect what they've worked so hard to achieve:

Disability Income insurance can help avoid personal financial disaster if a disability strikes.

Overhead Expense insurance helps provide the funds to cover business expenses during an owner's disability.

Disability Buy-Out insurance helps assure adequate funds will be available to buy out a partner in the event of his/her disability.

*To find out more about
Principal Life Insurance Company's
disability insurance products,
give me a call!*

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Simplify the process. Multiply your sales.

Let Principal Life Insurance Company show you how with our three streamlined sales programs designed to help you meet your clients' disability insurance needs – faster and easier than ever before.

- **No blood, urine, exams, EKGs or APSs required***
- **No income verification required for DI or OE* and**
- **An underwriting decision within 48 hours** once the application and TeleApp interview are completed and received*

* Additional rules and guidelines apply. For more details, contact your Principal Life financial representative.

With Simplified DI, Simplified OE and Simplified DBO, it's easy to do business with Principal Life!

Call me today for more information.

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JJ 1145

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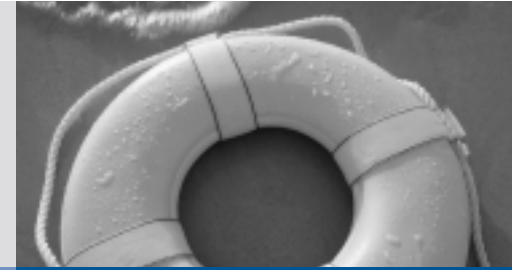


Principal Life Insurance Company
Des Moines, IA 50392-0001

Find out how easy DI
Multi-Life sales can be!



DI Multi-Life sales made easy!



Whether large or small, employer- or employee-paid, Principal Life Insurance Company provides the sales tools and support you need for making Individual Disability Income (DI) Insurance Multi-Life sales easy:

- Minimum three lives with a common employer – no employer sponsorship required
- Unisex rates with a 20% discount – all discounts are permanent and portable
- No list bill requirement – various payment options available for employer and employee convenience
- Disability Solutions Center – experienced professionals can assist with large case design and enrollment
- Plus, you can receive an underwriting decision in 48 hours when you use our Simplified Sales Program – no blood, urine specimens, exams, APSs or tax returns required!*

*This is a general summary only. Additional guidelines apply.

For more information on
Principal Life's multi-life
advantages, contact:

**Jim Farden, CLU, RHU, Disability
Income Regional Vice President**

Toll-free: (866) 743-4458

E-mail: farden.jim@principal.com

WE UNDERSTAND WHAT
YOU'RE WORKING FOR.®



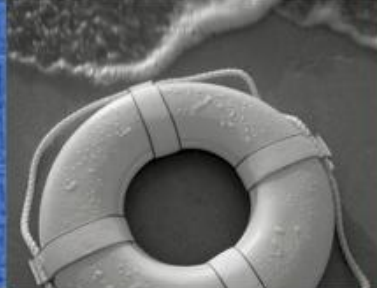
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Simplified DI Delivers Sales Success!

No routine medical requirements, APSs or Tax Returns Required*



DISABILITY *Insurance*

Whether to provide a foundation for basic income protection, to supplement existing disability income (DI) coverage, or to fill gaps left by Group Long-Term Disability (LTD) insurance, here are just a few examples of how Simplified DI can help meet your clients' DI needs.

Client	Occupation/ Occ. Class	Annual Income	Existing Coverage	Simplified DI benefit (monthly)	Simplified DI premium (monthly)
Male, age 35	New Car Finance Mgr, 4A (subject to underwriting guidelines)	\$80,000	None	\$2,500	\$92.49
Male, age 40	Architect, 5A Select	\$130,000	\$3,000/mo	\$2,500	\$102.20 includes 10% Select Occ. Discount
Male, age 38	Computer Engineer, 5A Select	\$100,000	60% Group LTD to \$5,000 cap	\$1,475	\$54.41 includes 10% Select Occ. Discount

Assumptions: State of California, policy form HH 641, 90 EP, age 65 BP, nonsmoker, ABI rider included (increases policy benefit amount 4-10% compounded every 5 years based on CPI-U).

Underwriting Decision Within 48 Hours!

For More Information Contact:

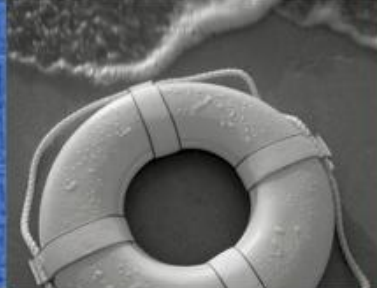
* Unless a significant medical condition is reported by MIB and is not verified in part A or B of the application, or any other disability coverage has been issued or applied for on a non-medical basis. This is not a guaranteed issue program. Applications could be rated, ridered or declined. Subject to minimum premiums and I&P Limits.

This is a general summary only; additional rules and guidelines may apply.

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Approval #454862006



Easy As 1, 2, 3!



DISABILITY *Insurance*

Principal Life Insurance Company makes selling Voluntary Multi-Life Individual Disability Income Insurance that easy!

- Minimum 3 Lives
- Unisex Rates with a 20% Discount
- Discounts are permanent and portable
- No employer sponsorship required
- No List Bill requirement – employees can be billed directly or through monthly bank drafts
- Use our Simplified Sales Program* and get an underwriting decision in 48 hours – no blood, urine specimens, exams, APSs or tax returns!

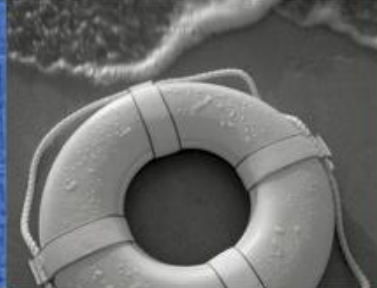
*Underwriting approval is required prior to application submission. A complete census is needed upfront (including date of birth, occupation, salary – including bonus or other compensation, and state of residence).

For More Information Contact:

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Approval #4678292006



Want to enhance your employee benefits package without additional cost?



DISABILITY *Insurance*

Offer your employees high-quality income protection from Principal Life Insurance Company!

- Disability insurance is one of three ancillary benefits most desired by employees (2003 LIMRA Report, Broker World, August 2004)
- You can help your employees achieve greater financial security and help your business attract, recruit and retain quality employees by expanding your overall benefit offerings with Individual Disability Income (DI) Insurance
- Can be offered as a voluntary benefit, where employees pay premiums
- A 20% discount for three or more participants with a common employer – regardless of employer endorsement – makes policies even more affordable!
- Policies are noncancelable (as long as premiums are paid), guaranteed renewable to age 65, and individually owned coverage means discounts are permanent and portable.
- Benefits are received income tax-free when premiums are paid by the insured with after-tax dollars.¹
- Various payment options are available for you and your employees' convenience.
- Plus, Principal Life's Simplified Sales Program can provide an underwriting decision in 48 hours – with no medical or financial verification required!²

For More Information Contact:

¹ - Principal Life Insurance Company is not rendering legal, accounting or tax advice. Contact your legal or tax advisor for details.

² - No blood, urine, exams, EKGs or APSs required unless a significant medical condition is reported by MIB and not verified in parts A or B (TeleApp) of the application, or any other disability coverage has been issued or applied for on a non-medical basis. This is not a guaranteed issue program; applications could be rated, ridered or declined. Subject to minimum premiums and Issue & Participation limits. Financial documentation may be required for certain Multi-Life cases.

Disability insurance has limitations and exclusions. For costs and complete details of coverage, contact a Principal Life financial representative. Disability insurance is issued by Principal Life Insurance Company, Des Moines IA 50392. Policy Forms HH 641/644, HH 643 Approval #7660102006

