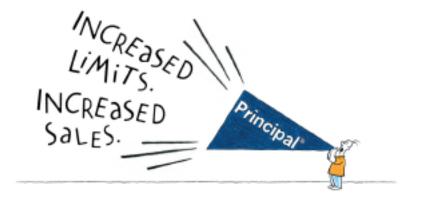
Individual Disability Insurance

Good News: Announcing Underwriting Enhancements





Underwriting that will help you sell more

Principal Life Insurance Company understands that underwriting is a critical part of the disability sale. You won't find another carrier that works harder to make the underwriting process easier for you. This kit focuses on several underwriting enhancements Principal Life has made to its Individual Disability insurance product portfolio. These enhancements, combined with our superior service and expertise will help you start the year off right!

Underwriting enhancements

Simplified DI

Increased maximum monthly benefits mean you can offer more coverage for your clients with streamlined underwriting and an underwriting decision within 48-hours, once the application and TeleApp interviews are completed and received.

New maximum monthly benefits are:

- Employer-paid Multi-Life cases up to \$5,000 per month
- Employee-paid Multi-Life cases up to \$3,500 per month
- Single-Life cases up to \$3,000 per month

DI Retirement Security

The maximum benefit amounts have increased based on the Internal Revenue Service Defined Contribution Guidelines for 2007:

- Individual-paid cases 15% of annual earned income or \$3,800* per month
- Employer-paid cases 19% of annual earned income or \$4,900* per month

The minimum benefit amount for both individual-paid and employer-paid cases remains the same at \$1,000* per month.

^{*} Includes the \$50 monthly trust administration fee.

Select Professionals – Principal Life has broadened the Select Professionals program by adding more occupations and expanding the program to include issue and participation limits for Overhead Expense insurance.

Increased Disability Benefit Amounts – Principal Life has increased issue limits for many incomes on the Individual DI insurance product. These increases allow clients to qualify for even more coverage. Note: The overall maximum issue and participation limits for Individual DI insurance will remain the same. See JJ 1042 for complete details.

New Routine Medical Requirements – Principal Life has enhanced the routine medical requirements charts for Individual DI, Overhead Expense and Disability Buy-Out insurance. This includes increasing the Individual DI and Overhead Expense insurance "no routine medical requirements" guideline to \$3,000/per month. See JJ 1042 for complete details.

What to do with this kit

You'll notice the materials in this kit were developed to help support the announced underwriting enhancements. Use the materials in this kit as well as other materials in Supply to learn more about our sales programs and underwriting offering and then share the good news with your clients!

Materials in this kit

PRODUCER TOOLS

Pre-Screening Questions stuffer (JJ 1249) – A quick tip sheet that helps you prepare clients for the application process and determine if a client is a good prospect for Individual DI insurance.

Disability Solutions Underwriting Pocket Guide (JJ 1042) – A quick and easy pocket guide that lists underwriting requirements and issue and participation limits for Individual DI, Overhead Expense and Disability Buy-Out insurance.

DI Retirement Security flyer (JJ 1174) – Provides program details and illustrates why clients should consider DI Retirement Security.

Select Professionals flyer (JJ 1251) – A one-page flyer that outlines occupations that qualify for the Select Professionals program and provides monthly issue limit information for Individual DI insurance and Overhead Expense insurance. It also provides a sales idea on using the advance option features of the Benefit Update rider (on an Individual DI insurance policy).

Tips for Better Underwriting flyer (JJ 1250) – Discusses how thoroughly completing the financial, occupation and medical information on the application can help make the underwriting process go smoother.

UnderRight[™] flyer (JJ 1119) – Learn how Principal Life's underwriting services can help you sell more! Our underwriting professionals are qualified to handle everything from simple to complex disability insurance cases.

CONSUMER TOOLS

Simplified DI flyer (JJ 1252) – Showcases the benefits of Simplified DI and how clients can use the Future Benefit Increase rider to increase their monthly benefit amount without evidence of good health.

DI Retirement Security mailer (JJ 1171) – A small mailer that explains the benefits of DI Retirement Security and how it works.

Other available materials

PRODUCER TOOLS

Compensation brochure (JJ 1048)

Simplified Programs Guide (JJ 1123)

DI Retirement Security Case Studies flyer (JJ 1175)

Navigating Clients Through the Disability Sales Process brochure (JJ 1185)

CONSUMER TOOLS

Simplified DI flyer (JJ 1177)

DI Retirement Security brochure (JJ 1214)

HOW TO GET THESE MATERIALS

Check out Principal eFinancial Professional[™] (Principal eFP) for additional tools or contact your local representative for tools and case design support.





WE'LL GIVE YOU AN EDGESM

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