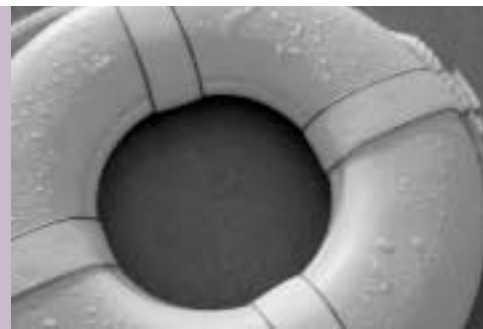


Taking competitive products to the next level



INDIVIDUAL DISABILITY INSURANCE

FOR PRODUCERS

To help you take your sales to the next level, Principal Life Insurance Company has added several exciting features to our disability insurance portfolio with our new Individual Disability Income (DI) product – HH 750. We’ve also made enhancements to our underwriting guidelines for Overhead Expense (OE), Disability Buy-Out (DBO) and Solutions II in CA.

HIGHLIGHTS

- New 10% Association Discount (subject to state approval)
- Increased Benefit Periods To Age 67 and 70
- Occupation class enhancements
- 10% Select Occupation Discount for attorneys (not approved in CA) and pharmacists
- Increased Maximum Issue and Participation (I&P) limits for 2A and A occupation classes for DI and OE

New Feature	Series 700			Solutions II (CA only)
	HH 750 (DI)	HH 702 (OE)	HH 703 (DBO)	HH 641/643 (DI) HH 670/678 (OE) HH 673 (DBO)
Association Program – 10% premium discount for eligible members	X	X	X	
Base Benefit Periods (BP) To Age 67 and To Age 70	X			
Increased Maximum Issue and Participation (I&P) limits for 2A and A occupation classes for DI and OE	X ¹	X		X (DI and OE only)
Occupation class enhancements	X ¹	X	X	X
5A Select Occupation discount for attorneys and pharmacists – 10% for qualified applicants	X ¹	X	X	X ²

¹ Also available on Disability Income HH 700. For a complete list of approved states for the HH 750 product, go to Individual Disability Insurance on eFP, or www.principal.com/insurance/ind/di/di2086.pdf.

² Select Occupation Discount not available for attorneys in California.

KEY FEATURES

- **Association Program** – For approved associations with 100+ eligible members, a 10% discount is available (subject to state approval). Issue ages: 18-60; sex-distinct pricing. 3A and above occupation classes preferred. All Benefit, Occupation and Elimination Periods, and most riders apply. Mental Nervous Substance Abuse (MNSA) Disorder limitation required except in TX. (Additional guidelines apply – see JJ 1127 for details.)
- **Base Benefit Periods (BP) To Age 67 and To Age 70** – Provides extended income protection.
- **Increased Maximum Issue and Participation (I&P) Limits for 2A and A Occupation Classes for DI and OE** – For DI, 2A occupation class has increased from \$7,500/month to \$8,000/month (\$10,000 with Group LTD remains the same). The A occupation class increased from \$5,000/month to \$6,000/month, and \$8,000/month with Group LTD. (Group Supplement limits not available for the A occupation class.) For OE, both 2A and A increase to a \$10,000/month benefit, and the Automatic Increase Option (AIO) rider limit has increased to \$8,000/month.
- **5A Select Occupation Discount for Attorneys and Pharmacists** – Attorneys and pharmacists are now eligible for the 5A Select occupation class and receive the 10% discount. (Select Occupation Discount not available for attorneys in California.)
- **Occupation Class Enhancements** – As follows:

Admin Assistant, Secretary, Legal Secretary	3A (regardless of income)
Attorney (District Attorney and Judge), Pharmacist	From 5A to 5A Select (CA attorneys – from 4AM to 5AM)*
Bookkeeper	From 2A to 3A
Real Estate Agent in CA	Same guidelines as rest of the country (3A or 2A)
Clergy, Pastor, Rabbi (Synagogue only)	From 2A to 3A
Contractor, general contractor	New wording: office duties and supervising on the job site, no manual labor – 2A
Engineer	Field or lab duties – from 2A to 3A
Jeweler	Change from 2A to 3A for sales/administration, and A to 2A for other
Landscape Architect	Four-year professional degree, no manual labor, less than 20% of time in the field – 4A; other landscape architects – 3A
Manufacturer's Rep	From 3A to 4A for incomes over \$75,000/year; other manufacturer's reps remain at 3A
Restaurant Manager, Fast Food Manager	From A to 2A for Manager and Fast Food Manager (Cook and chef remain at A)
Sales Manager	From 3A to 4A for incomes over \$75,000/year; other Sales Managers remain at 3A
Venture Capitalist	3A (not currently in the underwriting guide)
Veterinarian	Other from 2A to 3A; small animal in clinic remains at 4A

*California attorneys will continue to be limited to a maximum of \$10,000/month issue and participation limit with DI (no change from the current guideline), \$20,000/month participation with group. (The \$20,000/month limit with group is an increase from our current limit of \$15,000/month.)

WE UNDERSTAND WHAT YOU'RE WORKING FORSM

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