



Individual Disability Income Insurance

Who Benefits from Disability Coverage?

A disability can happen to anyone...at any time. Help make sure your clients have protected their most valuable asset – their ability to work and earn an income – with Individual Disability insurance solutions from Principal Life Insurance Company.

To help you identify potential clients, we've outlined common market characteristics, available income protection solutions and marketing resources you can use throughout the sales process.

Market characteristics

Who are good candidates for disability coverage? Almost everyone in the working population, but specifically those who:

- Are ages 30 to 55 (typically available for those 18 to 64)
- Earn a minimum income of \$40,000/year
- Have other risk and/or protection products with you
- Are interested in protecting their ability to work and earn an income
- Meet Principal Life's underwriting guidelines for occupation, income and medical history

Income protection solutions

- **Individual Disability Income (DI) insurance** – In the event of a disability, this policy provides a monthly benefit payment to help clients meet everyday living expenses, such as mortgage/rent payments, utilities, food, clothing, etc.
- **Simplified DI** – A streamlined program that provides an underwriting decision within 48 hours.* Ideal for clients who desire a monthly benefit of less than \$3,000 per month and would like to expedite the underwriting process.
- **DI Retirement Security**** – In the event of a disability, this program allows the insured to continue saving for retirement. Monthly benefits are invested directly into a trust on the insured's behalf.

* Once the necessary requirements and paperwork are received.

** Not available in California.

Common life stages

LIFE STAGE	DESCRIPTION
Singles	<p>With no spousal income to fall back on, singles may have the greatest need for income protection.</p> <p>People are single for a variety of reasons, but all share a common concern. Since they have only one income to rely on, they have an even greater need to protect their income and their ability to save for retirement in the event of a disability.</p> <p>Potential recommendations: Individual DI insurance, Simplified DI, DI Retirement Security</p>
Getting Started	<p>A new family that's just getting by – they can't afford to get started, but can't afford not to.</p> <p>These clients might be surprised to discover how little they need to set aside each month to achieve and protect their long-term financial goals.</p> <p>Potential recommendations: Simplified DI</p>
Up-and-Comers	<p>Their kids are growing fast and so are their careers. These individuals need to deal with their changing lives and needs.</p> <p>As their family and careers grow, so should their plans for financial security. These individuals need to make sure the lifestyle they work for is protected. Prospects in this market may already have a disability policy in place. Make sure it's meeting their changing needs.</p> <p>Potential recommendations: Individual DI insurance, DI Retirement Security</p>
40-Somethings	<p>Their kids are teenagers and the peak earning years lie ahead. Now is the time to make sure dreams for the future become a reality.</p> <p>The next twenty-some years are likely to be busy and exciting for these individuals – and most likely their incomes will be the highest in their careers.</p> <p>Potential recommendations: Individual DI insurance, DI Retirement Security</p>

Client marketing materials

Package your materials in the disability insurance pocket folder (LH 1) with a sample illustration and your clients will quickly understand the need for income protection. A sampling of available marketing pieces is below.

<p>The Basic Need for Disability Insurance</p> <ul style="list-style-type: none"> • From Here To SecuritySM tools: <ul style="list-style-type: none"> – Booklet – JJ 1131 – CD – JJ 1148 – Worksheet – JJ 1133 – Calculator – principal.com/disabilitycalculator • General needs-based tools: <ul style="list-style-type: none"> – E-mail – DI 8196 – Tri-fold mailer – JJ 1002 – Flyer – JJ 1130 – Brochure – JJ 1239 	<p>Individual DI Insurance/Simplified DI</p> <ul style="list-style-type: none"> • Designing your disability income policy brochure: <ul style="list-style-type: none"> – HH 750 – JJ 1237 • Policy highlights flyers: <ul style="list-style-type: none"> – HH 750 – JJ 1241 – HH 643 CA – JJ 870 – HH 641/HH644 CA – JJ 869 • Simplified DI insurance flyer – JJ 1177 <p>DI Retirement Security (not available in CA)</p> <ul style="list-style-type: none"> • Tri-fold mailer – JJ 1171 • Approach brochure – JJ 1214 • Flyer – JJ 1210
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FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

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