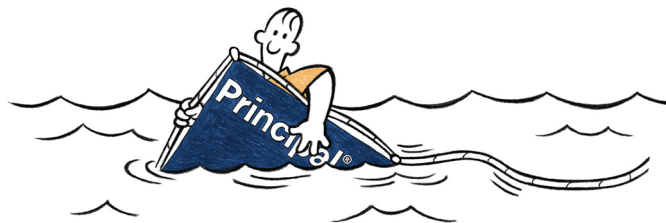


Individual Disability Insurance

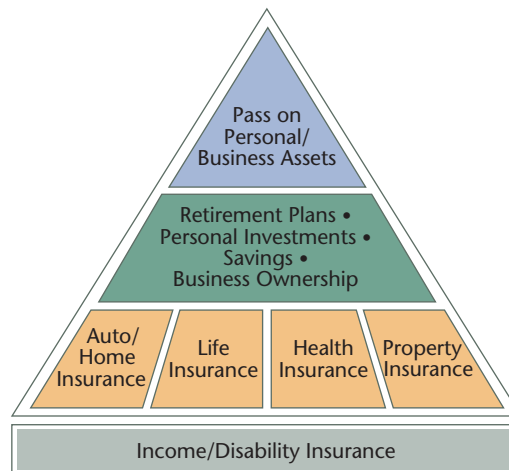
Are Your Clients Fully Protected?



Help clients prepare for the unexpected

You help your individual and business owner clients protect their families and businesses in the event of premature death. You also may help them plan for retirement, fund their children's college education and a host of other financial goals. But are you helping them protect their most valuable asset – their ability to work and earn an income?

According to the Council for Disability Awareness, three in 10 people entering the work force today will become disabled before retiring¹. Many people assume that if they become too sick or hurt to work, they can rely on Social Security or disability insurance benefits from their employer to replace their income. Unfortunately, income from these sources is often unavailable or not enough. Even a short-term disability can eliminate years of savings and jeopardize the plans you've helped your clients build.



How solid is your client's financial foundation?

Simplified DI

Principal Life Insurance Company offers Simplified DI – an underwriting program that helps meet a client's Individual Disability Income (DI) needs faster and easier than ever before. Clients receive an underwriting decision within 48 hours (once the application and short telephone medical interview are completed and received). With Simplified DI no routine medical requirements are required and there is no financial verification for incomes under \$150,000/year.

¹Social Security Administration, Fact Sheet 2007

Who are good candidates for disability coverage?

MARKET CHARACTERISTICS

Almost everyone in the working population is a good candidate for disability coverage, but specifically those who:

- Are ages 30 to 55
- Earn a minimum income of \$40,000/year
- Have other risk and/or protection products with you
- Depend on their income to pay everyday living expenses
- Are interested in protecting their ability to work and earn an income
- Meet Principal Life's underwriting guidelines for occupation, income and medical history

Tools to help you make the sale

Enclosed you'll find a sampling of brochures and flyers that specifically deal with issues that may be of interest to clients who've purchased life insurance from you.

We also have other marketing tools to help you get in front of clients:

- E-mails
- Customizable marketing materials
- Byline articles
- Approach letters
- Testimonials
- Client seminars

Best of all, you visit just one spot – our producer Web site, Principal eFinancial ProfessionalSM (principal.com/financialprofessional) – to find all these tools and much more.

Your success is our success

Let us help you add Individual DI insurance to your client offering. You don't need to be an income protection expert. We're here to help you with illustrations, product and marketing questions, case design and implementation.

Working together, we can help you better serve your clients and grow your business. You'll reap the benefits for years to come – through strong first-year commissions, ongoing renewals and deeper client relationships.

FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com

Please remember to abide by the company's policy on disclosure of compensation. You can obtain more information, as well as a sample disclosure form, at www.principal.com

For producer information only. Not for use in sales situations.