



Give clients a better experience with our solutions, services, and expertise.

Nearly 12,000 employers have put their trust in our protection solutions for their businesses, their employees, and themselves.¹

We provided \$173.8 million in individual disability insurance (IDI) benefit payments in 2022, helping clients with needed financial support.¹

An individual disability insurance leader

Our market-leading business offerings:

- #1 Disability Buy-Out insurance²
- #1 Key Person Replacement insurance²
- #2 Overhead Expense insurance²

#3 provider of non-cancellable disability income insurance.³

50% increase in employer-paid Guaranteed Standard Issue (GSI) premium in 2022.¹

Benefits and protection solutions

Our comprehensive individual disability insurance product portfolio helps meet clients' business and personal needs if they become too sick or hurt to work:

Audience	Product	Protection
For businesses	Overhead Expense	Provides reimbursement for business expenses.
	Business Loan Protection	Covers loans taken out for business-related expenses.
	Key Person Replacement	Provides a benefit to a business in the event of a key employee's/owner's disability.
	Disability Buy-Out	Funds a buy-sell agreement to buy out a disabled owner.
For employees	Executive Carve-Out with DI	Helps employers offer income protection to employees.
For individuals and business owners	Individual Disability Income Insurance	Provides benefits to help cover daily living expenses.
	DI Retirement Security	Helps to continue saving for retirement in the event of a disability.

Easy to do business with

Your business is important to us, so we offer time-saving digital tools and resources:

- Speed up the application process by submitting information electronically using our eApp and online Part B.
- For select cases where the insured's medical history is needed, we can access electronic medical records from health providers using Human API.
- Get GSI coverage placed quickly, with no medical exams and only a few qualifying questions for applicants. Our innovative eEnrollment enables employees to complete and sign their DI application in a matter of minutes.
- Use our simple Key Person disability and life insurance calculator to help your clients determine the amount of coverage necessary for their business needs.

Looking out for you and your clients

- Local sales and support.
- Multiple discounts may be available.
- Complimentary informal business valuations & buy-sell reviews for business clients.
- Maximum Issue & Participation of \$35,000.
- With our “or” definition of disability, employees who aren't completely disabled may still qualify for benefits.
- We use an “own occupation” definition of disability.

Protecting your clients' business, employees, and personal needs

Individual disability insurance is just one cornerstone of our many benefits and protection solutions. Principal® can help you meet your clients' specific needs and goals—all in one place.

**Group
Benefits**

**Business Life
Insurance Solutions**

**Nonqualified Deferred
Compensation Plans**

 **Let's connect**

Contact our National Sales Desk at 800-654-4278 or visit [principal.com](https://www.principal.com).

¹ Based on internal reports, as of February 2023.

² LIMRA U.S. Individual Disability Insurance Sales and In-force Survey (2022, 4th Quarter).

³ LIMRA U.S. Individual Disability Income Insurance Sales and In-force Survey (2022, 4th Quarter), based on 2022 new annualized premium.

[principal.com](https://www.principal.com)

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