

Exclusively For: Prudential Financial Professionals

Reap the Rewards: Buy Disability Insurance on Yourself

You help clients achieve their financial goals, including helping them protect their incomes. But have you taken steps to protect *your* income if you became too sick or hurt to work?

When you purchase **Individual Disability Income (DI) Insurance** from Principal Life Insurance Company, you benefit in many ways. You:

- Experience first-hand the application and underwriting process, giving you valuable insight on what *your* clients will experience
- Address your own income protection needs
- Earn first-year commissions (FYCs) and ongoing renewals which help offset a portion of the premium each year

DID YOU KNOW?

As an advisor with Crump, you are eligible to receive at least a 20% discount.

Affordable protection

For less than you probably spend on¹:

A monthly date night



Daily cup of premium coffee



Buying lunch everyday



Monthly electronics and phone bills



You can protect your most valuable asset – your ability to work and earn an income.

SAMPLE ANNUAL COSTS			
	AGE		
	30	40	50
Premiums (with 20% Multi-Life Discount; gender-neutral rates)	\$262	\$393	\$542
First-Year Commissions (FYCs)	\$131	\$196	\$271
Net First-Year Policy Cost	\$131	\$197	\$271

Assumptions: HH750 policy, Michigan resident, non-tobacco use, 180-Day Elimination Period, To Age 65 Your Occupation and Benefit Periods, 3A occupation class, \$1,000 monthly benefit, 50% FYCs.

Note: You must first be state licensed and appointed with Principal Life before you can write coverage on yourself. Contact your Crump Life Insurance Services to obtain the necessary paperwork.

Obtain an underwriting decision quickly and easily

Plus, when you purchase **less than \$6,000/month** in coverage, you benefit from Principal Life's **Simplified DI²** underwriting program:

- An accelerated underwriting decision
- NO routine medical requirements or financial verification (for incomes under \$150,000/year)
- Benefits of a fully-underwritten policy, including availability of all riders
- Leverages TeleApp – a 15-minute, confidential telephone interview

When you apply for coverage, reference the Prudential list bill number, #8-2807.

Tips for future DI sales success

- **Sell the need for income protection.** Use statistics or share a story of someone you know who became too sick or hurt to work, or use one of Principal Life’s claimant testimonials.
- **Sell the benefits.** Keep it simple by explaining the guaranteed benefits and premium. Use the proposal; it illustrates key features and benefits.
- **Sell the affordability.** Remind clients that premiums typically are just 1 to 3% of their gross income, but coverage protects much more. There are also several discount options available.

Comprehensive solutions

Don’t forget: Principal Life offers a wide array of disability insurance solutions to help meet a variety of needs – for you and your clients.



¹ These common monthly expenses are for illustrative purposes only.

² No blood, urine, exams, EKGs or APs required, unless a significant and undisclosed medical condition is reported by MIB, significant medical information is derived from the TeleApp, or any other disability coverage has been issued or applied for on a non-medical basis. Urine/HIV test is required in Maine. This is not a guaranteed issue program; applications could be rated, rideder or declined. Subject to Issue & Participation limits and minimum premium requirement.

³ Not approved in all states; not available in California. For state approval information, visit: www.principal.com/distateapprovals.



WE’LL GIVE YOU AN EDGE®

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Disability insurance has limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative. 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.