



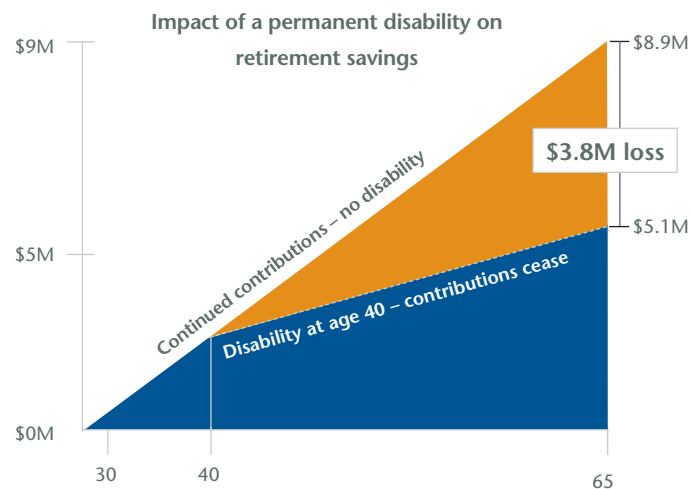
DI Retirement Security

Help Clients Secure Their Retirement Dreams

Chances are many of your clients have already started to save for retirement. But what would happen to their retirement plans if they suffered a disabling illness or injury and couldn't work?

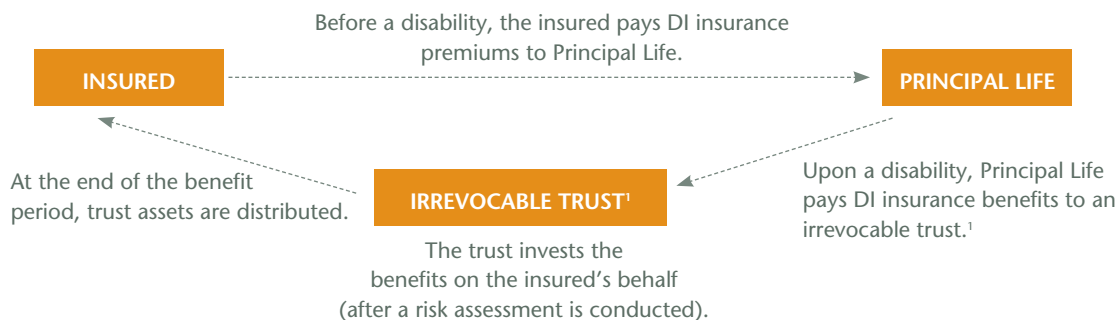
Principal Life Insurance Company developed DI Retirement Security to help your clients with this situation. It's an ideal program for business owners and individuals in the executive/professional market who have maxed out their traditional disability insurance coverage and are committed to saving for retirement.

Many don't realize the impact a permanent disability could have on retirement savings (see the graph to the right).



Assumptions: \$4,125/month contributions beginning at age 30, 8% rate of return and age 65 retirement. Consequences of a permanent disability at age 40, without DI Retirement Security.

How DI Retirement Security works



¹For more information on the trust, visit: http://bankerstrust.com/danielle/BTportfolios/new_home.html

Program guidelines

- Monthly benefit amounts:
 - Minimum: \$1,000²
 - Maximum (Individual Pay): \$4,125²
 - Maximum (Employer Pay): \$5,325²
- Occupation classes – all
- Issue ages: 18-60
- Benefit and Elimination Periods
 - Benefit Periods: To Age 65 or To Age 67
 - Your Occupation Periods: 2 year, 5 year, To Age 65 or To Age 67
 - Elimination Periods: 180 or 365 days
- Riders available:
 - Cost of Living Adjustment
 - Future Benefit Increase
 - Mental/Nervous Substance Abuse (MNSA) Disorder Limitation³
- Discounts available⁴:
 - Association
 - Multi-Life
 - Select Occupation
 - MNSA Disorder Limitation³

² Includes \$50 trust administration fee. Maximum amount adjusts with IRS contribution guidelines.

³ Required on single-life policies written in CA, FL, LA and NV. Optional in all states for multi-life cases except CA. Not available in TX or VT.

⁴ Not all discounts can be used together.

FOR MORE INFORMATION

Contact your local representative.



WE'LL GIVE YOU AN EDGE®

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DI Retirement Security is issued as a non-cancelable, guaranteed renewable individual disability income insurance policy. It is not a pension or retirement program or a substitute for such a program. DI Retirement Security is not available for government employees, individuals with Group LTD coverage that includes a "retirement supplement," or anyone who is over insured based on Principal Life's current Issue and Participation guidelines. It may not be available or the benefit amount may be reduced for certain occupations if there is existing DI coverage with lifetime benefits. Additional underwriting guidelines may apply.

DI Retirement Security is not approved in CA.

Policy rider descriptions are not intended to cover all restrictions, conditions or limitations. Refer to rider for full details. Riders are subject to state availability. Rider may be subject to an additional charge.

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