



## Individual Disability Insurance

# Up to 20% in discounts available for most 5A-Select occupations

Principal Life Insurance Company's Individual Disability Insurance product line offers up to **20 percent<sup>1,2</sup> in premium discounts for most 5A-Select occupations:**

- 10% Select Occupation Discount
- 10% Association Discount – for participation in *any* professional association

### Discount Stacking Parameters

- For this offering on single-life cases, the Association Discount **cannot** be stacked with the Mental/Nervous Substance Abuse Disorder Discount (unless required in your state<sup>2</sup>).
- The Association Discount **cannot be stacked** with the Multi-Life Discount.<sup>3</sup>
- The 5A-Select Occupation Discount **can be stacked** with the Multi-Life Discount.<sup>3</sup>

### 5A-Select Occupations Eligible for the Association Discount

(as a member of a professional association)

Actuary	Economist <sup>4</sup>
Architect	Engineer
Astronomer <sup>4</sup>	Executive (earning over \$60,000/year for last two years)
Attorney <sup>5</sup>	Geologist <sup>4</sup>
Auditor <sup>4</sup>	Judge
Biochemist <sup>4</sup>	Meteorologist <sup>4</sup>
Biologist <sup>4</sup>	Optometrist
Botanist <sup>4</sup>	Physicist <sup>4</sup>
Chemist <sup>4</sup>	Sociologist <sup>4</sup>
Certified Public Accountant (CPA)	Zoologist <sup>4</sup>

### 5A-Select Occupations Not Eligible for the Association Discount

Pharmacist, director of information systems and computer engineer 5A-Select occupations **do not qualify** for the 10% Association Discount through this offering. They still receive the 10% Select Occupation Discount.

<sup>1</sup> The Association Discount is available for single-life cases *in all states* for Individual Disability Income insurance. It's available on single-life cases for Overhead Expense and Disability Buy-Out in approved states – [www.principal.com/distateapprovals](http://www.principal.com/distateapprovals). Not available on Key Person Replacement insurance.

<sup>2</sup> Up to 30% in discounts available for clients in states that require the Mental/Nervous Substance Abuse (MNSA) Disorder Limitation rider on single-life Disability Income insurance policies (California, Florida, Louisiana and Nevada).

<sup>3</sup> Available when three or more employees with a common employer purchase any combination of IDI products; not available on business products in Ohio.

<sup>4</sup> These occupations must hold a PhD and perform office and/or lab duties.

<sup>5</sup> Not available to members of the Chicago Bar Association.

**FOR MORE INFORMATION**

Contact your local representative.

Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group®  
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