

Stackable discounts help clients save money

Principal® offers a variety of discounts for individual disability insurance (IDI) solutions. Many of these discounts can be combined or “stacked,” providing even greater savings:

- **Affiliation** – 10% discount for three or more individuals with a professional affiliation.¹
- **Association** – 10% discount for approved associations with 100+ eligible members.²
- **Mental/Nervous and Substance Abuse (MNSA) Disorder Limitation rider** – On individual Disability Income insurance policies, provides benefits for up to 24 months for mental, nervous and substance abuse claims. Up to 10% discount available.³
- **Multi-Life** – 20% discount for three or more employees with a common employer.⁴
- **Preferred Business Owner** – 5% discount given on Disability Buy-Out insurance (HH794) if another IDI product is purchased or inforce with Principal.²
- **Select Occupation** – 10% discount for certain 5A occupations.⁵

Discounts available on multiple solutions

IDI solution	Available discounts					
	Affiliation ¹	Association ²	MNSA ³	Multi-Life ⁴	Preferred Business Owner ²	Select Occupation ⁵
Disability Income (DI)	X	X	X	X		X
Core Value Income Protection SM	X	X	X ³	X		
DI Retirement Security (DIRS)	X	X	X	X		X
Overhead Expense (OE)		X		X		X
Disability Buy-Out (DBO)		X		X	X ⁶	X ⁷
Key Person Replacement (KPR) ⁶				X		X

Note: Not all discounts can be stacked together.

Combine discounts for greater savings

Discount	Stackable options					
	Affiliation ¹	Association ²	MNSA ³	Multi-Life ⁴	Preferred Business Owner ²	Select Occupation ⁵
Affiliation			X			X
Association			X		X	X
MNSA	X	X		X		X
Multi-Life			X		X	X
Preferred Business Owner		X		X		
Select Occupation	X	X	X	X		

Note: Not all discounts are available for all products.

Sample discount stacking opportunities

10% MNSA	10% MNSA
+ 10% Affiliation	+ 20% Multi-Life
= 20% Total premium discount	= 30% Total premium discount

 **Let's connect** | Contact your local representative.

¹ For individual Disability Income insurance, including DI Retirement Security, in approved states, not approved in California. For a complete list of state approvals, visit principal.com/distateapprovals.

² May not be available in all states. For a listing of approved states, go to: principal.com/distateapprovals.

³ The MNSA rider is required for single-life policies in CA, FL, LA and NV. It is not available for single-life cases in any other states except when elected through association cases or when certain riders are placed on the policy for select occupations. For multi-life cases, the rider is required in CA and optional in all other states. The rider is not available in VT. In TX, MNSA rider discount is 5 percent for To Age 65 or greater benefit periods and 3 percent for 2- or 5-year benefit periods. Rider required on Core Value Income ProtectionSM sales program.

⁴ Discount can be given when three or more employees with a common employer are covered. The Multi-Life discount is not available for Key Person Replacement or Disability Buy-Out policies written in Ohio. This includes any Multi-Life discount given for fully underwritten, Simplified Multi-Life and Guaranteed Standard Issue cases. Policies taken on these products will not count toward the three-lives qualification for Multi-Life in Ohio. Discount not available for dental or medical residency programs.

⁵ Eligible occupations may vary by product and state.

⁶ Not approved in all states; go to principal.com/distateapprovals for more information. Not available in California.

⁷ Not available on DBO HH794 policies.

Disability insurance from Principal[®] is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002.

For producer information only. Not for use with consumers or the public.