

An income protection offering

Help your business clients attract and retain top talent with the Disability Income insurance Standard Issue (GSI) underwriting program from Principal®.

Features

- Medically standard coverage (no ratings or exclusion riders)
- Flexibility to customize offering and payment options
- Discounts that typically start at 20% (off gender-neutral rates)¹

Guidelines

- Case size:
 - At least 10 covered employees for employer-pay
 - At least 50 eligible employees for employee-pay
- 3A occupation class or higher
- Participation percentage varies for employer-pay (100%) versus employee-pay (30%)

Getting started

Action step	Description
1 Discuss case possibilities.	Work with your Principal representative to discuss employer needs and determine fit for a GSI solution.
2 Gather census information and submit to Principal (DI Solutions Center). A census template is available at www.principal.com/disabilityresources .	<p>For proposals, provide:</p> <p>Employee information:</p> <ul style="list-style-type: none"> • First and last name • State of residence • Work state (if different than state of residence) • Occupation/job title • Income (base and bonus separated) • Date of birth • Gender <p>Inforce coverage information (if applicable):</p> <ul style="list-style-type: none"> • Group long-term disability insurance <ul style="list-style-type: none"> - Carrier name - Percent of income covered and benefit amount - Covered earnings (salary or total compensation) - Elimination period • Individual disability income insurance <ul style="list-style-type: none"> - Carrier name - Benefit amount - Elimination period - Catastrophic benefit rider amount inforce <p>For pre-filled applications*, we also need:</p> <ul style="list-style-type: none"> • Tobacco use • Home address, city, state, zip code • Department or location (if required for sorting)

* May not be available for all underwriting programs.

Action step	Description
3 Confirm the offering.	<ul style="list-style-type: none"> • Verify the benefit design and obtain sample proposals to share with the employer. • Meet with the employer and then confirm the final benefit design, program effective date and enrollment period. Obtain an offer letter to provide to the employer. • Send the signed offer letter to Principal before applications are taken.
4 Implement the case.	<p>Schedule implementation call:</p> <ul style="list-style-type: none"> • Determine effective date of the case. • Determine if initial premium will be collected or if it needs to be direct billed. • Confirm frequency of deductions on employee-paid cases. • Share employer contact name and details with Principal. <p>Determine enrollment timeline:</p> <ul style="list-style-type: none"> • Set meeting dates and times (small groups or one-on-one meetings). • Confirm with the employer’s HR department that a pre-enrollment announcement is sent. • Request employee enrollment kits from the DI Solutions Center: <ul style="list-style-type: none"> – Pre-printed and assembled kits: Ideal for 20+ life cases.² – Electronic kits: Ideal for smaller cases or if you’re running short on time. • Return completed applications to Principal.³

¹ Not available for dental or medical residency programs.

² Typically need at least five to seven business days to complete.

³ For employee-pay cases, either submit the application or declination form.

Congratulations — you’ve established a DI benefit program for employees! You’ll want to work with the employer and Principal to establish a process for notifying newly-eligible employees and setting up a process for a case review (usually done every two years). Contact us for details.

Your Principal DI Solutions Center contacts

Pre-sale:

Mark Kinback, AVP-DI Multi-Life Marketing | 508-752-4850 | kinback.mark@principal.com
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Case implementation:

Shelly Crosser, Sr. Operations Consultant | 515-362-0084 | crosser.shelly@principal.com

Post-sale administration:

Lisa Denin, Post-Sale Case Consultant | 515-235-9998 | denin.lisa@principal.com

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principal.com

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