

- Allows certain professionals to qualify for higher individual Disability Income (DI) insurance benefit amounts without requiring routine medical requirements or financial documentation.<sup>1</sup>
- Offers special limits for DI Retirement Security and Overhead Expense insurance without requiring financials.

## Monthly issue and participation limits

Occupations	Occupation class factors	Individual DI	Overhead Expense <sup>3</sup>	DI Retirement Security
Architect (degreed)	First two years as business owner	\$4,000	\$10,000	\$1,000
Attorney	First two years in practice	\$4,000	\$10,000	\$1,000
	Law student – third or fourth year	\$2,000	Not available	\$1,000
Certified Public Accountant (CPA)	First two years as business owner	\$4,000	\$10,000	\$1,000
Certified Registered Nurse Anesthetist	First two years in practice	\$2,500	\$10,000	\$1,000
Dentist <sup>2</sup>	D.D.S. specialists – first two years in practice	\$6,000	\$10,000	\$1,000
	D.D.S. specialist residents/interns/fellows:			
	• Within 180 days of completing the last of their residency, internship or fellowship	\$6,000	Not available	\$1,000
	• First through last year	\$4,000	Not available	\$1,000
	General D.D.S. – first two years in practice	\$5,000	\$10,000	\$1,000
	Dental students:			
	• Within 180 days of entering private practice	\$5,000	Not available	\$1,000
	• Third or fourth year	\$2,500	Not available	\$1,000
Doctor <sup>2</sup>	Specialists – first two years in practice			
	• Anesthesiologist and Emergency Medicine	\$6,500	\$10,000	\$1,000
	• Other Specialists (Cardiologist, Dermatologist, Gastroenterologist, Hematologist, Oncologist, Ophthalmologist, Orthopedic Surgeon, Otolaryngologist, Neonatologist, Neurosurgeon, Pathologist, Radiologist and Urologist)	\$7,500	\$10,000	\$1,000
	Specialist residents/interns/fellows:			
	• Within 180 days of completing the last of their residency, internship or fellowship as:			
	› Anesthesiologist and Emergency Medicine	\$6,500	Not available	\$1,000
	› Other specialists (listed above)	\$7,500	Not available	\$1,000
	• First through last year	\$5,000	Not available	\$1,000
	Other M.D., D.O. – first two years in practice	\$6,500	\$10,000	\$1,000

Occupations	Occupation class factors	Monthly issue limits		
		Individual DI	Overhead Expense <sup>3</sup>	DI Retirement Security
Doctor (continued)	Other M.D., D.O. residents/interns/fellows:			
	• Within 180 days of completing the last of their residency, internship or fellowship	\$6,500	Not available	\$1,000
	• First through last year	\$5,000	Not available	\$1,000
	Medical students – third or fourth year	\$2,500	Not available	\$1,000
Engineer (degreed)	First two years as business owner	\$4,000	\$10,000	\$1,000
Nurse Practitioner/Physician Assistant	First two years in practice	\$3,000	\$10,000	\$1,000
Optometrist	First two years in practice	\$4,000	\$10,000	\$1,000
	Optometry student – third or fourth year	\$2,000	Not available	\$1,000
Ph.D. Psychologist	First two years as business owner	\$3,000	\$10,000	\$1,000
Podiatrist	First two years in practice	\$2,500	\$10,000	\$1,000
	Resident/intern – first through last year	\$1,500	Not available	\$1,000
Pharmacist	First two years in practice	\$4,000	\$10,000	\$1,000
	Resident/intern – first through last year	\$2,000	Not available	\$1,000
	Pharmacy student – last two years	\$2,000	Not available	\$1,000
Veterinarian	First two years in practice	\$4,000	\$10,000	\$1,000
	Resident/intern – first through last year	\$2,000	Not available	\$1,000
	Veterinary Student – third or fourth year	\$2,000	Not available	\$1,000

## Sales idea

When working with select professionals, promote the advance option features of our Benefit Update rider which is available with individual DI insurance policies at no additional cost.

To be eligible for an advance update, clients must have:

- Lost their group long-term disability (LTD) insurance because of a change in employment, or their employer has discontinued or reduced the group LTD insurance benefit amount.
- At least a 20%<sup>4</sup> permanent and sustainable increase in earnings since the later of the policy issue date or their last adjustment to increase total disability benefits. (Many Select Professional occupation clients fall into this category.)

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

### principal.com

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<sup>1</sup> A TeleApp must be used to take advantage of the \$6,000/month issue and participation limit. A blood profile and urinalysis are required for Individual DI insurance benefit amounts greater than \$6,000/month (issued and applied for with all companies within 180 days of the application date).

<sup>2</sup> When applying for Select Professional limits on doctors and dentists, the Individual DI insurance benefit is issued without taking into consideration any group disability coverage associated with their residency program or their current employer within their first 180 days in private practice.

<sup>3</sup> Need to have business ownership to qualify for Overhead Expense insurance.

<sup>4</sup> 50% in non-approved states; visit [www.principal.com/distateapprovals](http://www.principal.com/distateapprovals) for details.