

SIMPLIFIED DI HELPS DELIEVER SALES SUCCESS

...and no routine medical requirements, APSs or tax returns are required!*

Simplified DI from Principal Life Insurance Company can help meet your clients' Individual Disability Income (DI) insurance needs. This program helps simplify the process, while helping you multiply your sales. It's available for both single-life and multi-life cases.

Monthly Rates for \$2,500 benefit with a 5-year benefit period

AGE	FEMALE RATES						MALE RATES					
	5AS	5A	4A	3A	2A	A	5AS	5A	4A	3A	2A	A
30	66.95	74.37	78.07	94.59	104.54	166.02	45.09	50.09	52.52	61.20	76.30	122.12
31	69.15	76.83	80.65	97.93	105.08	166.59	46.32	51.46	53.97	62.82	76.71	122.57
32	71.43	79.36	83.33	101.49	106.28	167.89	47.76	53.06	55.64	64.80	77.64	123.59
33	73.79	81.98	86.07	105.31	108.08	169.91	49.42	54.91	57.57	67.10	79.22	125.25
34	76.31	84.78	89.02	109.28	110.51	172.57	51.37	57.07	59.87	69.80	81.39	127.64
35	78.88	87.63	92.01	113.47	113.63	175.96	53.59	59.54	62.45	72.94	84.28	130.71
36	81.63	90.68	95.25	117.98	117.45	179.99	56.08	62.30	65.36	76.58	87.83	134.51
37	84.58	93.97	98.70	122.72	121.98	184.67	58.85	65.38	68.62	80.61	92.03	139.01
38	87.74	97.48	102.40	127.81	127.21	190.06	61.95	68.83	72.26	85.18	96.98	144.28
39	91.20	101.32	106.43	133.33	133.26	196.21	65.28	72.53	76.14	90.04	102.42	150.04
40	95.01	105.56	110.88	139.25	140.16	203.13	68.82	76.45	80.27	95.27	108.34	156.27
41	99.17	110.17	115.76	145.72	147.86	210.84	72.67	80.73	84.76	100.86	114.76	163.03
42	103.77	115.28	121.10	152.65	156.27	219.39	76.74	85.26	89.52	106.83	121.59	170.18
43	108.70	120.77	126.91	160.13	165.42	228.65	81.10	90.10	94.61	113.06	128.77	177.68
44	114.03	126.69	133.15	168.05	175.17	238.56	85.87	95.40	100.22	119.93	136.52	185.88
45	119.77	133.06	139.84	176.36	185.37	249.05	91.16	101.28	106.37	127.39	144.84	194.65
46	125.89	139.86	147.02	185.02	195.88	260.00	96.83	107.57	113.00	135.49	153.61	204.12
47	132.43	147.13	154.65	194.12	206.62	271.39	103.07	114.51	120.31	144.22	162.86	214.20
48	139.35	154.82	162.77	203.45	217.39	283.16	109.86	122.05	128.24	153.69	172.57	225.03
49	146.78	163.06	171.39	213.32	228.19	295.34	117.42	130.45	137.09	164.12	182.91	236.84
50	154.61	171.77	180.60	223.50	238.86	307.90	125.61	139.55	146.67	175.53	193.65	249.56

Assumptions: 5AS, 5A, 4A, 3A occupation classes assume \$2,500 all base benefit, 90 EP, 5 year benefit period, with residual built in. Occupation classes 2A and A assume \$1,000 SIS and \$1,500 base benefit, 90 day EP, a 5 year benefit period and no residual. Minimum income is \$45,000, non-cigarette smoker rates, state of CA. Policy form HH641 for occupation classes 5AS-3A. Policy form HH643 for 2A and A contract.

* Unless a significant medical condition is reported by MIB and is not verified in part A or B of the application, or any other disability coverage has been issued or applied for on a non-medical basis. This is not a guaranteed issue program. Applications could be rated or declined. Subject to minimum premiums and I&P Limits.

Get An Underwriting Decision Within 48 Hours!

For More Information And State Specific Rates

Contact Your CPS Life Marketing Manager